

 **LEARN FRENCH**
Games, vocab and tips

Living France

LIVING FRANCE
25
YEARS

£3.99
DECEMBER 2015

FOR THE LIFE YOU'VE ALWAYS DREAMED OF...

completefrance.com

Charente

Explore its many charms

**IS CHALET
HOSTING
FOR YOU?**

Read our
success story

**DREAMS CAN
COME TRUE**

One couple's business
venture on the Med

Festive treat

Bake the perfect *bûche
de Noël* this Christmas

TAX ADVICE

PROTECT YOUR NEST EGG

Our guide to tax-efficient savings and investments in France





Buying, selling or renting
property in France?

Let us help you
reach your destination.

Save time and money by sending your international
money transfers the easy way and benefit from:

- ✓ Consistent bank beating exchange rates online or over the phone.
- ✓ Move money, pay people and settle bills within seconds.
- ✓ Make and track payments 24 hours a day, 7 days a week.

Put us to the test.

See how much you could save!

www.hifx.co.uk

Tel. +44 (0)1753 752 740

HiFX
international payments eXpertly done

Don't let the banks cash in!

HiFX Europe Limited is authorised by the Financial Conduct Authority under the Payment Services Regulations 2009, registration 462444, for the provision of payment services.
Registered office at Morgan House, Madeira Walk, Windsor, Berkshire SL4 1EP, United Kingdom.



FIRM FAVOURITE

When I read Emma Rawle's article about Charente in this issue (see page 20), I was immediately transported back to a year spent in Angoulême during my university degree in 1996. Back then, Charente charmed me with its pretty villages, rolling countryside and its vibrant festivals, so it's easy to see why this part of France has

long been popular with expats. For Franca and Darren Porter, the department's fast transport links to the UK have been an important factor in the running of their B&B, as well as for Darren's weekly commute to London.

With Christmas approaching fast, we bring you a round-up of the best festive events across the country (page 10), as well as Louise Pickford's wonderful recipe for French Yuletide favourite *bûche de Noël* on page 58.

And, for the chance to immerse yourself in all things French without even crossing the Channel, make sure you book your tickets for The France Show in London from 29-31 January. See page 62 for details of our half-price ticket offer.

I hope you enjoy this issue. If you'd like to let us know what you think, join us on Twitter (@LivingFrance) and Facebook (www.facebook.com/livingfrancemagazine), or write to us at the address overleaf.

Have a lovely Christmas,

Charente charmed me with its pretty villages, rolling countryside and its vibrant festivals



Stephanie

Stephanie Sheldrake, Assistant Editor

KEEP IN TOUCH

-  facebook.com/livingfrancemagazine
-  twitter.com/LivingFrance
-  pinterest.com/livingfrance
-  instagram.com/livingfrance

Living France

FOR THE LIFE YOU'VE ALWAYS DREAMED OF...

Acting Editor
Tamsin Westhorpe

Assistant Editor
Stephanie Sheldrake

Staff Writer
Emma Rawle

Sub Editor
Deborah Curtis

Acting Art Editor
Mark Bradley

Advertising

GROUP SALES MANAGER Susan Crwys-Williams
susan.crwys-williams@archant.co.uk

DISPLAY AND WEBSITE ADVERTISING

John Barker (01242 211095)
Emma Kestin (01242 265891)
Stéphanie Ingram (01242 264763)
Samantha Turner (01242 264774)
Jonathan Moore (01242 265893)

Customer service

CUSTOMER SERVICES EXECUTIVE Estelle Iles
(01242 216002) estelle.iles@archant.co.uk

Subscriptions

UK: 0844 8488047

OVERSEAS: +44 (0)1858 438788

FAX: +44 (0)1858 434958

CUSTOMER SERVICE: livingfrance@subscription.co.uk

Production

ADVERTISEMENT DESIGN AND PRODUCTION
Archant Publishing Services

PRINTED BY

William Gibbons, Willenhall

Newsagents

If you can't find *Living France* in the shops please call
020 7429 4000

HEAD OF SUBSCRIPTIONS AND LOYALTY Lisa Foster
ARCHANT LIFESTYLE COMMERCIAL DIRECTOR Tim Thurston

Contact us

Living France, Cumberland House, Oriol Road, Cheltenham, Gloucestershire GL50 1BB
Tel: +44 (0)1242 216050 www.completefrance.com editorial@livingfrance.com



We also publish...



FRANCE Magazine is Britain's biggest-selling magazine about France. Published monthly, it is available in newsagents for £3.99 and on subscription.
www.completefrance.com



French Property News is the complete authority on French property. Published monthly, it is available in newsagents for £3.99 and on subscription.
www.completefrance.com



Living France is part of Archant Community Media Limited, which is active in the fields of newspaper and magazine publishing, contract printing and internet communications. The company's portfolio includes four daily newspapers, 85 weekly papers, around 80 monthly consumer, contract and regional magazines and over 130 websites.

Archant Community Media Limited is the UK's largest independently owned regional media business and employs around 1,800 people.

Archant Community Media Ltd, Prospect House, Rouen Road, Norwich, NR1 1RE
Tel: 01603 628311 www.archant.co.uk
Copyright © Living France Magazine

Living France and its journalists are committed to abiding by the Society of Editors Code of Practice. If you have a complaint which can't be resolved by *Living France* acting editor Tamsin Westhorpe (editorial@livingfrance.com) please contact the Independent Press Standards Organisation, c/o Halton House, 20-23 Holborn, London, EC1 2JD, or via complaints@ipso.co.uk. More information about IPSO and its regulations can be found at www.ipso.co.uk

Reproduction of this magazine in whole or part without the written permission of the publishers is strictly prohibited. Prospective contributors should email editorial@livingfrance.com with submission ideas. Please be aware that we may already be working on similar material. Unsolicited material will not be returned unless accompanied by a SAE, and will not be responded to unless accepted for publication. The publishers reserve the right to amend such submissions and cannot accept responsibility for any loss whatsoever. The views expressed by contributors and advertisers are not necessarily those of the publishers. Although every care is taken to ensure the accuracy of the information and the advertisements contained within the magazine, the publishers cannot accept any liability.

CONTRIBUTORS



Deborah Curtis

Following a stint as a chambermaid in the Alps, Deborah fell in love with France as a teenager and now works as a freelance journalist. This issue she meets a couple who have called France home for the past 15 years, and who now live and work in Var, on page 34



Anna McKittrick

As former *Living France* deputy editor and later, homes editor, Anna is well versed in all things French. This month she returns to familiar territory for our À la maison section – turn to page 53 for her interview with Dutch-Belgian couple who run a stylish retreat in Dordogne



Louise Pickford

Food writer Louise loves the fact that there isn't only one traditional Christmas dish in France. "This year for our family it's going to be *côte de boeuf* with all the veg, rounded off with a slice of my version of *bûche de Noël*." See Louise's recipe for this sweet Yuletide treat on page 58

IT'S WHAT YOU ALWAYS PLANNED

A gentler, more relaxed way of life, with more time to enjoy what really matters. We'd like to help you make it happen.

OK, with those plans in mind you probably don't want to give too much thought to your tax and investments.

So don't.

Spend just a little time talking to us and then relax and enjoy the sunshine.



In association with **FORTH**
CAPITAL

29-31 January | Olympia, London

The best of France in a day



Wealth Tax Planning
Tax-Efficient Investments

Capital Gains Tax
Inheritance Tax Planning

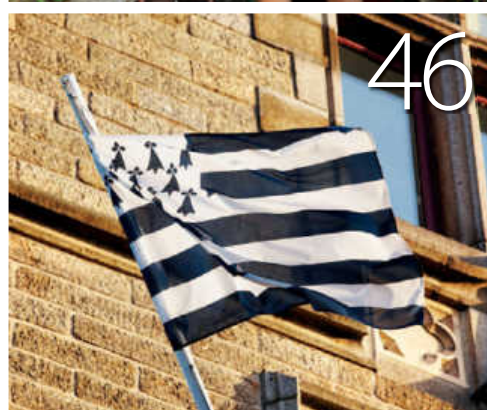
Financial Planning
UK Pension Transfers

WWW.FORTHCAPITAL.COM +44 (0)207 643 1639 tax@forthcapital.com

Contents

DECEMBER 2015

ISSUE 295



Charente living

20 CHARENTE CHARM

Cover story Long-time favourite with expats, Charente boasts pretty, historic villages and lush countryside with vineyards and sunflowers

28 PRECIOUS WEEKENDS

Find out how a Dutch-British couple juggle a B&B in Charente with commuting to London

32 ASK THE AGENT

A property expert covering the department of Charente talks shop

33 WHAT CAN I GET FOR MY MONEY?

Our selection of properties across Charente to suit all budgets

Features

34 MEDITERRANEAN DREAM

Cover story Find out how expat Steve Dixon reduced his stress levels by building a new life in Var with his wife, Valentina

40 HOST WITH THE MOST

Cover story One expat couple reveal how they run a chalet-hosting business in the Alps

46 HOW TO BE FRENCH

The final part of our series of extracts from *How to be French* looks at the French language

À la maison

53 KID-PROOF COMFORTS

Discover the inspiration behind a luxury, family-friendly gîte business in Dordogne

58 FLAVOURS OF FRANCE

Cover story Louise Pickford gives her recipe for French Christmas treat, *bûche de Noël*, with Richard Hemming's pick of wines to match

60 AVANT GARDENING

The park and gardens of Le Parc Zoologique et Botanique in Mulhouse, plus an expat's garden

Découvrez...

8 DECEMBER IN FRANCE

Find out what's happening in France this December with key events, the latest travel news, our Christmas gift guide, plus a reader giveaway

14 OUR DREAM PROPERTY

Deborah Curtis explains why a historic property in Vendée is her dream buy

16 WHAT'S ON THE MARKET

This month, we select a variety of properties near vineyards, starting from €137,000

On the cover

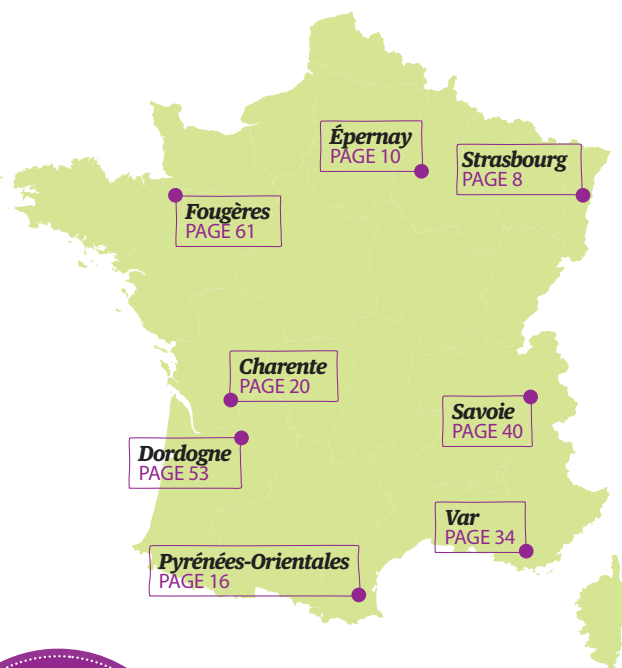
This month Aubeterre-sur-Dronne, Charente
© Hemis / Alamy Stock Photo



Treat yourself
for Christmas
6 issues for £11.99
SUBSCRIBE!
See page 50



40



WIN!
A fabulous box of
French goodies
page 18

Les pratiques

64 PROPERTY AND CURRENCY NEWS

The latest from the property market, including why ski properties in France are a popular choice for buyers, plus a currency update

66 THREE OF A KIND

We select three homes in the most popular regions with French property buyers

68 ASK THE EXPERTS

Our experts answer your questions, including withdrawing from a property purchase, holiday let advice and paying off a mortgage

70 TAX-FREE SAVINGS

Cover story Our financial expert reveals how to maximise tax-free savings in France

72 GUIDE TO THE RADIO

This month, Kate McNally gives the low-down on France's radio stations, as well as revealing the listening habits of the French nation

Language

77 LANGUAGE NEWS

We review the latest books, apps and websites

78 VOCABULARY

Cover story Alice Phillpott shares the vocabulary relating to listening to the radio

80 FIVE MINUTE FRENCH

Cover story Test your French with our puzzles and complete the prize crossword

Regulars

18 POSTBAG

Your views and photos of life in France

85 PROPERTY DIRECTORY

A guide to the buying process, plus properties for sale and to let in France

98 À LA MOD

In his column this month, Ian Moore reveals why he is crackers about Christmas



58



14





DÉCOUVREZ

December in France

Place Broglie, in the historic centre of Strasbourg, is transformed into an enchanting fairyland each year, from 27 November to 31 December, as part of the city's traditional Christmas market. The festive celebrations in the run-up to Christmas spill out into the surrounding streets and squares, but the market in Place Broglie takes place at the site of the Christkindelsmarik, the oldest Christmas market in France, which was first held here in 1570. Today, four centuries later, people still come in their thousands to wander through the stalls piled high with glittering goodies and enjoy the magical atmosphere.

www.noel.strasbourg.eu

News & events

With Christmas markets taking place across France, it's the place to get into the festive spirit. *Emma Rawle* unveils the best on offer, plus this month's top book releases, travel news and our Christmas gift guide



FESTIVE CHEER



Fête de Saint-Nicolas, Nancy

1 Parades, processions and fireworks are the hallmark of **La Fête de Saint-Nicolas**, which is celebrated in fine style in the towns and villages of Alsace and Lorraine. In Nancy, capital of Lorraine, three days of celebrations begin on **4 December** culminating with a feast day on **6 December**, which is held to commemorate the death of the patron saint of lawyers, seamen and school children. The city sparkles with light as carnival floats head to Place Stanislas where the Christmas market is in full swing. With the scent of gingerbread and mulled wine on the night air, the festivities also include street theatre and live music.

www.nancy-tourisme.fr

Habits de Lumière, Épernay

2 A festive celebration of champagne, its culture and traditions takes place every year from **Friday 11 December to Sunday 13 December** in Épernay, self-proclaimed *capitale du champagne* and home to some of the world's most prestigious champagne houses. This year, **Habits de Lumière** includes cookery demonstrations, champagne tastings, fireworks and a vintage car parade. Nearly 30,000 people are expected to attend the event, which sees champagne houses, such as Moët et Chandon and Mercier, throw open their gates to revellers.

habitsdelumiere.epernay.fr

Foire aux Santons de Marseille

3 In the run up to Christmas, for more than 200 years, people have flocked to Marseille for the annual **Foire aux Santons**, which this year runs from **29 November to 31 December** in Place Charles de Gaulle. Their mission is to buy the small, hand-carved or pottery figures, the *santons*, which make up the traditional nativity scene. Fairs like this are replicated across Provence with Marseille laying claim to being the oldest in the region. The fair opens to the sound of tambourines and traditional folk music, following a mass in the Église Saint-Vincent-de-Paul in the city centre.

www.foire-aux-santons-de-marseille.fr

TO INFINITY AND BEYOND

Take a journey through space on a visit to the 'Odysée Destination Espace' exhibition at Cap Sciences museum in Bordeaux. Until 3 January 2016, you can follow in the footsteps of your astronaut heroes as you experience the highlights of space adventure from the 1960s to today. Find out what it's like to walk on the moon, take a trip to Mars and see exact replicas of the Mars Rover (pictured right), explore the solar system and understand what it's like to live in space.

www.cap-sciences.net

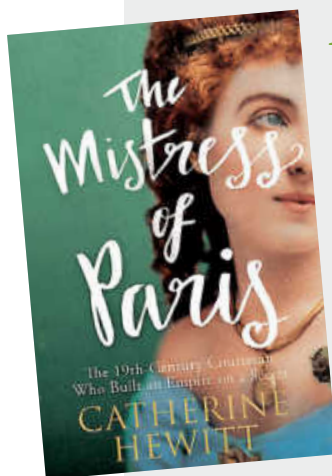




Bathed in light

The streets, buildings, squares and parks of Lyon will be a blaze of light for three days for the annual **Fête des Lumières**. From **5-8 December**, thousands of visitors from all over the world will marvel at more than 70 elaborate sound and light displays. The festival has grown out of the traditional celebration of the Feast of the Immaculate Conception, and across the city the residents of Lyon put candles on their window sills and balconies as they have done for decades. The candles are protected by little glass shades and in their thousands they suffuse the city in a warm yellow light as Christmas approaches.

www.fetedeslumieres.lyon.fr



Rags to riches

Author Catherine Hewitt tells the classic 'girl-made-good' story in her biography of Countess Valtresse de la Bigne - *The Mistress of Paris*. Follow the story of how she clawed her way up from an impoverished start to a much envied lifestyle. Her lovers

included painters and politicians, and she caused plenty of scandal that will have you curled up with this book for hours.

***The Mistress of Paris*, Catherine Hewitt, £20 hardback, Icon Books**



TAKE A CHRISTMAS SWIM... IN THE MEDITERRANEAN

Fancy a festive dip this year? Join Father Christmas for a plunge in the Mediterranean at the annual **Bain de Noël**. Head for Valras beach, near Béziers, on **19 December**, at 11am, where the water will be about 15°C; chilly but refreshing! If you can't face getting into the water, watch from a warm vantage point with a *vin chaud*.

www.beziers-in-mediterranee.com

LES MARCHÉS DE NOËL

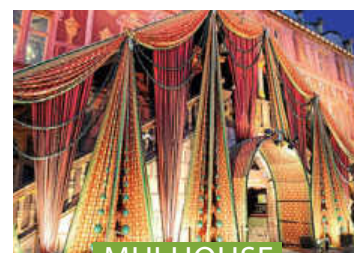
It just wouldn't be Christmas without a visit to a *marché de Noël*. Here are three of our favourites



TOULOUSE

In Toulouse, the Place du Capitole will be a maze of pretty white chalets as the city gets into festive mood with the annual Christmas market. For a month from **27 November to 27 December**, shoppers flock to the stalls packed with gifts and regional produce.

www.marchedenoeltoulouse.com



MULHOUSE

In Mulhouse, the *marché de Noël* will take place in the Place de la Réunion, from **21 November to 23 December**. Around 100 wooden huts will be laden with presents, decorations and delicacies including *foie gras* and *bredeles* biscuits.

<http://noel.tourisme-alsace.com>

What a turkey

Celebrations to honour the humble turkey completely transform the town of Licques in Pas-de-Calais for three days in December. Held from **12-13 December**, the **Fête de la Dinde** begins with a competition in which the breeders of the best turkeys, guinea fowl and capons are rewarded for their efforts. A Christmas market of regional produce runs throughout the weekend, and on the Saturday night, revellers gather for a meal and dancing. On Sunday, the Confrérie de l'Ordre de la Dinde guides a procession of turkeys around the town before more celebrations and food are enjoyed in the town square. The festival attracts thousands of visitors and around 2,000 meals are served in two days.

www.licques-volailles.fr



LILLE

In Lille, the Place Rihour will become a Christmas village from **18 November to 30 December** with 83 charming chalets showcasing the work of local craftsmen and producers. Specialities to be enjoyed include *gauffres liègoises* and gingerbread; plus *foie gras*, *fromage de Savoie* and traditional mulled wine.

www.noel-a-lille.com



1 Victorian Christmas soy candles from £15 <http://villedefleurs.com> 2 Festive sign: 'Mot lumineux en métal blanc, Noël' €49.99 www.maisonsdumonde.com 3 Prestat chocolate gift bag: 'Christmas Angel Jute' £25 www.prestat.co.uk 4 The perfect present for your sweet-toothed friend: 'The Christmas Goody Bag' £18 www.hotelchocolat.com 5 Warm up with a vin chaud: 'Mulled Wine Sachet' £5 www.hotelchocolat.com 6 Go all out for the chocolate-lover in your life: 'Christmas in a Basket' £50 www.prestat.co.uk 7 Decorative and delicious: 'The Festive Wreath - Cookie Caramel' £20 www.hotelchocolat.com 8 World-famous Savon de Marseille makes a great gift: 'Bath gift set' £29.50 www.villeetcampagne.co.uk 9 The perfect aid for your next trip to the French capital: 'Bonjour Paris City Map' £6.50 www.amazon.co.uk 10 Enjoy France all year long: 'FRANCE Calendar 2016' £11.99 www.subscriptionsave.co.uk



Winter wonderland

The City of Light is transformed in December into a vast, magical fairyland. The festive excitement is impossible to resist, and everywhere you turn there is something to get you into the spirit of Christmas. The square in front of the Hôtel de Ville is transformed into a giant ice rink, and skaters of all ages and abilities can skate here to their heart's content for three months, from December to March. At the Christmas market in the Champs-Élysées, shoppers stroll through prettily decorated wooden chalets packed with decorations, presents, gourmet food products, and arts and crafts. The beautiful nativity scenes at Notre-Dame cathedral, l'Église de la Madeleine and Sacré-Cœur are worth a visit as are the dazzling window displays and decorations at department stores: Galleries Lafayette (pictured), Printemps and Le Bon Marché.

en.convention.parisinfo.com

DID YOU KNOW?

The year the first
marché de Noël was
held in Strasbourg*

1570

DREAMY INTERIORS

Create the home of your dreams with this inspirational book: *New Vintage French Interiors: Inspiration from the Antique Shops and Flea Markets of France*. Each chapter tackles a different style of home from a house by the river to a wooden retreat, but all the interiors are timeless. Photographer and author

Sébastien Siraudeau offers the reader some top-class images that will see them popping open the paint tins and moving the furniture. A stunning book.

***New Vintage French Interiors: Inspiration from the Antique Shops and Flea Markets of France* £19.95, Flammarion**

We have two copies of *New Vintage French Interiors* to give away. For a chance to win visit www.completefrance.com/community-forum. The closing date is 11 December 2015.



Travel news



VIRTUAL LICENCES

The French government has announced 22 new measures to try and tackle road deaths in France, which increased by 3.5% in 2014. These include making helmets compulsory for cyclists under 12 years old and introducing 500 new speed cameras. There are also plans to introduce a 'virtual driving licence' for foreign drivers, who, despite only accounting for 6.7% of drivers last year, were involved in 12.5% of traffic offences. This virtual licence will record traffic infringements and offenders who collect too many black marks against their name will be banned from driving in France.



NEW FLIGHT ROUTES

CityJet has announced two new direct routes from Cork in Ireland to France to begin flying on 18 June 2016. From next summer, there will be flights on Tuesdays and Saturdays from Cork to La Rochelle, and flights on Sundays from Cork to Nantes. Flights are available to book now and prices start at €62.65 one-way.

www.cityjet.com



CAR HIRE PRACTICES

Those who hire a car while visiting France will know how difficult it can be to compare car hire quotes to find the best deal. The Competitions and Markets Authority (CMA) has led a European-wide project to change this and succeeded in securing a commitment from the five leading EU car rental companies – Avis-Budget, Enterprise Rent-a-Car, Europcar, Sixt and Hertz – to improve their practices. These changes include providing more key information for website bookings; more upfront information about optional waiver and insurance products and pre- and post-rental vehicle inspections; better notification of damage charges and introducing better dispute processes.



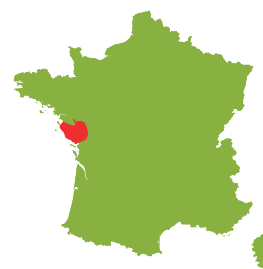
PASSENGER SAFETY

As long-distance coach services become more widely available in France, the government has introduced obligatory breath tests for coach drivers in an effort to improve passenger safety. All passenger transport vehicles in France now must be fitted with alcohol-activated immobilisers, which will prevent the vehicle starting if the driver has a blood alcohol level over 0.2g.

Dream property...



Every so often we come across a French property that knocks us for six. This month, **Deborah Curtis** falls for a historic property in Vendée that offers the perfect work/life balance



ON THE
MARKET FOR
€660,000




Buying this beautiful house in Vendée would set my new life in France off to a flying start. I would have a fabulous home and successful business all rolled into one. La Marienne is a thriving *chambres d'hôtes* with its own sauna, Jacuzzi and swimming pool set in more than an acre of mature gardens. Once a priory and dating back to the 15th century, La Marienne stands in picturesque countryside on the edge of the Marais Poitevin and has been

renovated to a high standard.

The four guest rooms all have en-suite bathrooms and have been tastefully and individually decorated. This part of the property is being sold fully furnished so I would be able to hit the ground running with the business side of things without any further investment. And because the €660,000 property is for private sale, there'd be no agency fees to pay either.

The private quarters are also extensive with four bedrooms, one en-suite, a family

bathroom, dining and living rooms, a kitchen, a study, a dressing room, and a laundry. I love all the exposed stonework inside the house and the neutral décor gives the whole place a light and airy feel, which would be very peaceful and relaxing.

I'm now running a *chambres d'hôtes* would be hard work, but what better way to relax after a busy day looking after guests, than by taking a well-earned rest in my in-house spa? 

www.la-marienne.com

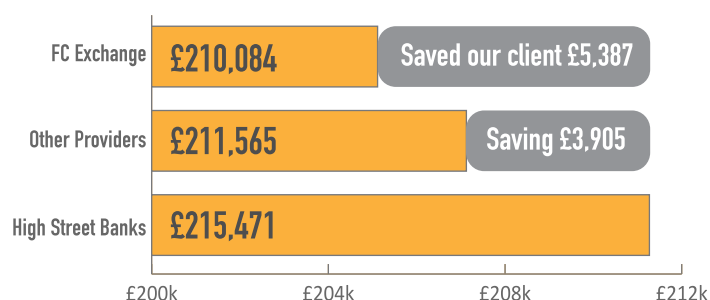
EXCHANGE RATES MOVE FAST...

BUT DOES YOUR BANK?

Increasingly, people are steering away from the banks when it comes to making international money transfers. It is common knowledge that banks are big, can be impersonal and are often unresponsive. So, why are they still being used to transfer money overseas when a foreign exchange specialist can provide an easy and much more cost-effective service?

Despite many already using specialist foreign currency exchange services such as FC Exchange to transfer their money abroad, many more remain unaware of the benefits such as the savings.

How much could €300,000 really cost?*



On a €300,000 transfer, you can make a saving of £5,387 or even more in comparison to using the banks.

Established in 2005, FC Exchange is fully authorised by the FCA (Financial Conduct Authority) as an E-money institution (FRN:900205), a standard above many in the industry, and has achieved success through providing excellent rates and a committed focus on customer service.

Speak to an expert on +44 (0)20 7989 0000 or visit fcexchange.com

In addition to bank-beating exchange rates, we help our clients benefit from favourable market changes and manage the risks of unfavourable movements in foreign exchange markets.

Benefits of using FC Exchange

- ▶ Best Exchange Rate Guarantee
- ▶ Free transfers**
- ▶ Fast, efficient and secure service
- ▶ FCA authorised E-money institution
- ▶ Over 10 years serving more than 20,000 clients
- ▶ 5 star independent customer service rating

Charles Murray at FC Exchange points out that 2015 has already thrown up a few surprises within the currency market and, with the pound reaching a seven-year-high versus the euro, it is important to stay in contact with your broker who can keep you abreast of the exchange rate fluctuations.

Limit and stop orders can be helpful to clients, enabling them to maximise their returns by allowing them to target a better rate of exchange whilst at the same time having a safety net in place to secure the rate if the market moves adversely.

Charles Murray
Private Desk Manager



FC Exchange is a trading name of Foreign Currency Exchange Limited. Registered office: Salisbury House, Finsbury Circus, London, EC2M 5QQ. Registered Company No. 5452483. FC Exchange is authorised by the Financial Conduct Authority (FCA) as an Authorised Electronic Money Institution (AEMI) under the Electronic Money Regulations 2011 for the issuing of electronic money (FRN: 900205). As an AEMI FC Exchange is authorised to conduct payment services and complies with part 5 of the Payment Services Regulations 2009.

* Exchange rate correct as at 23:00 28/06/2015. ** Transfers less than £10,000 (or currency equivalent) cost a flat £10

Meet us at
Stands P217 & P339



29-31 January | Olympia, London

Properties *near vineyards*

From the Loire Valley to Burgundy, vineyards form a quintessential part of the French countryside, and what could be better than a Christmas tipple from your local vineyard?



€137,000

Pyrénées-Orientales, Languedoc-Roussillon

Completely renovated, this two-bedroom village house has a brand-new fitted kitchen and bathroom, two bedrooms and a living room. In the lakeside village of Caramany, the house is surrounded by vineyards and mountains and has a terrace to enjoy the views from.

Agent: Artaxa Immo SARL www.artaxa.com

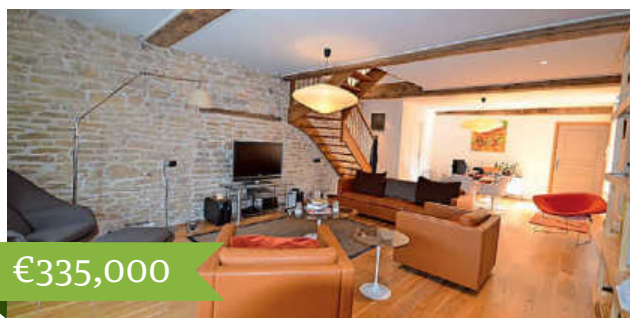


€210,000

Maine-et-Loire, Pays de la Loire

This unusual property is set among the vineyards of the Loire Valley, not far from the town of Saumur. Spread over three floors, the house includes a self-contained studio apartment and three other double bedrooms. There is a garden and troglodyte cave that has electricity.

Agent: France Property Shop www.francepropertyshop.com



€335,000

Côte-d'Or, Burgundy

This duplex three-bedroom apartment is housed in a 17th-century coach house in the village of Pommard in the heart of the Burgundy vineyards. Sympathetically renovated with period features, the building has seven apartments around a courtyard with private parking.

Agent: France Property Shop www.francepropertyshop.com



€465,000

Gironde, Aquitaine

In a peaceful location in the Médoc, an area famous for its vineyards, this country house offers a hectare of land, a heated swimming pool and a tennis court. There are five bedrooms, a fully equipped kitchen and a living room. Furniture could be included in the sale if desired.

Agent: The French Property Bureau www.frenchpropertybureau.com



€480,000

Aude, Languedoc-Roussillon

This hilltop villa situated near Carcassonne enjoys far-reaching views of the surrounding vineyards and the nearby Pyrenees mountains. The villa has four bedrooms, a pool and a terrace as well as a striking marble staircase with wrought-iron balustrade.

Agent: Chez de Chez Properties www.chezdechez.com



€850,000

Saône-et-Loire, Burgundy

Located in the heart of southern Burgundy, near the region's wine capital Beaune, this elegant property boasts four bedrooms. There is a large fitted kitchen, living room with parquet floor, an outbuilding converted into a games room, a pool and an acre of garden.

Agent: Cabinet Ray www.immo-ray.com



Discover Bank Beating Exchange Rates

Our exchange rates undercut the banks by up to **90%** which means you could save thousands.

- ✓ Fast, free money transfers
- ✓ Free currency market updates
- ✓ Dedicated account manager
- ✓ Authorised by the FCA
- ✓ Transfer over the phone or online 24/7

Open an account today
+44 (0)1736 335250
www.torfx.com

 **torfx**
Connecting Currency

Your comments

We love hearing from you, so why not write us a letter, send us an email, or join us on Facebook and Twitter?

STAR LETTER

Having just received my copy of *Living France* (October

issue), I found myself floating in memories of my partner, Rami.

My first stop was Ian Moore's 'Wearing rosé-tinted spectacles'. I found myself laughing at his experiences of enjoying many glasses of rosé and remembering Rami's love of rosé, especially on visits to Provence. However, I also had another reason for memories flooding back - the term 'rose-tinted spectacles'. For a number of years, Rami literally wore rose-tinted glasses (see photo) and loved it when people commented on his choice. He would always answer that he liked to see 'la vie en rose'.

My other trip down memory lane was sparked by the article on Elizabeth Bard. I have read both her books and look forward to the opportunity to try a Scaramouche ice cream the next time I'm in Montmartre.

When I read her first book, she had me laughing and crying in equal measure. I met Rami in the UK about the same year that Elizabeth met Gwendal. I related to some of the joys, problems and misunderstandings that occur from two cultures and languages coming together. Through Rami I learned about Paris: the wonderful places to visit, where to sit with a coffee to watch the 'street movies', the best markets to buy the freshest food for lunch, or where to go to have the best views across the city.

I also discovered the frustrations of dealing with, not only the terminal illness of a loved one, but the differences between the health systems in the UK and France. However, I would not change my life. I have some great memories of my lovely Frenchman and a continuing love affair with France.

Thank you for refreshing the memories once again and for continuing to produce an informative magazine.

Wendy Irving
Banbury, Oxfordshire



READER TIP

Don't make the same mistake I did when property-hunting in France. I was stopped by the police for using my hands-free kit when using my mobile phone when driving. Little did I know that a recent new rule means that use of headsets is no longer allowed when driving.

Kay Reed, London

Social network

Cote d'Azur property

@cotedazureprop

Truly fantastic lunch today at @BastideStAntoin I look forward to the next visit. Thank you

Lesli C-Kellow @LesliCKellow

@AirCanada I love trying to speak French to the locals...usually sounds atrocious, but I keep trying! #LoveForParis

Julia Stagg @juliastagg

Oh, by the way, Last Chance in the Pyrenees is out in pbk today. Just in case you had some spare change burning a hole in your pocket.

Jean Gill @writerjeangill

In France dogs' names start with the letter of the birth year - like cars used to do - am off to read the article!

The French Escape

@Alliesand67

The first frost of the year. Now where did I put my socks? Better look for my thermals too! Why is winter always such an unexpected surprise

WIN!

The writer of our Star Letter this issue wins a **Surprise Box worth £29** containing a selection of five to seven traditional French products courtesy of Bonjour French Food. For more information on the full range of hampers available visit www.bonjourfrenchfood.com



If you have something you'd like to share, from anecdotes to holiday snaps, drop us a line at letters@livingfrance.com or to **The Letters Editor, Living France, Cumberland House, Oriol Road, Cheltenham, GL50 1BB**. We reserve the right to edit your letters.



facebook.com/livingfrancemagazine



twitter.com/LivingFrance



Your photos

Email us your photos of France (with captions) to pictures@livingfrance.com



CHARENTE B&B
Le Bourg Nonac, Angoulême – Keith and Val Starr



SHY VISITOR TO THE GARDEN
Vercheny, Drôme – Douglas Macildowie



HEAVENLY SPOT
Église Notre-Dame, Sablé-sur-Sarthe – Andy Wright



BEAUTIFUL BRITTANY
Port du Crouesty, Morbihan – Alan Pavey



BEACH LIFE
Vaux-sur-Mer, Charente-Maritime – Sharon Archer



TABLE FOR TWO
Saint-Junien, Haute-Vienne – Denis Nobbs



MOVING IN PARTNERSHIP

...WITH CORPORATE EXPERTISE & COLLECTIVE STRENGTH



Wolverhampton: 01902 714555
Birmingham: 0121 444 1885
London: 0207 937 1999

Rugby: 01788 541044
Coventry/Warwick: 024 7663 2501
Bridgnorth: 01746 336041

sales@burkebros.co.uk www.burkebros.co.uk

BURKE BROS
GLOBAL RELOCATION
RESIDENTIAL, BUSINESS, MOVING & STORAGE SERVICES



WE SERVE THE FOLLOWING REGIONS: AQUITAINE * AUVERGNE * BURGUNDY * BRITTANY * CENTRE * LANGUEDOC-ROUSSILLON * LIMOUSIN
* MIDI-PYRÉNÉES * NORMANDY * PAYS DE LA LOIRE * PICARDY * POITOU-CHARENTES * PROVENCE-ALPES-CÔTE D'AZUR * RHONE ALPES



French Mortgage Best Buys

Type of Mortgage	Maximum LTV	Starting Rates from	Interest Only	Monthly payments
Fixed Rate	80%	2.70%	No	€1349
Tracker	75%	2.95%	Yes	€615
Tracker	80%	2.50%	No	€1325
Tracker	85%	2.80%	No	€1362
Fixed Rate	70%	2.30%	No	€1301

Based on a loan amount of €250,000 and a 20 year term, rates correct as of 04/11/15

At IPF we make the process of getting a French mortgage simple - just like our French mortgage best buy tables.




For the latest rates visit
internationalprivatefinance.com
or call one of our bilingual team on
+44 (0)207 484 4600

Follow us on Twitter: @IPFmortgagenews

IPF INTERNATIONAL
PRIVATE FINANCE





Charente CHARM

Popular with expats for its good transport links to the UK and its favourable climate, Charente continues to enchant those who visit, says **Emma Rawle**

DESTINATION



Proudly labelled one of the sunniest areas in France, Poitou-Charentes has long attracted holidaymakers and expats from all over the world who are seduced by the seemingly endless days of summer sunshine, pretty villages and a picturesque coastline. Many head to the Atlantic coast for the charms of La Rochelle and the Île de Ré, but those in the know, looking to get away from the crowds, head further inland to the department of Charente.

Along with its hot sunny days, Charente has the advantage of low property prices: the average property price according to the Notaires de France website is €108,000, which is nearly €50,000 less than the average in France (excluding Île-de-France) and less than the neighbouring departments of Dordogne and Charente-Maritime. With the nearby airports of Bordeaux, Limoges and Poitiers offering regular flights to the UK, TGV services putting the department within two and a half hours of Paris and the A10 *autoroute* connecting Paris and Bordeaux passing through the department, Charente is easily accessible. This combination has seen more and more Brits buying second homes or relocating to Charente, giving it a lively expat community while still retaining its local character.

One village that is very popular with holidaymakers and expats is Aubeterre-sur-Dronne. Once a battle site during the 16th-century wars of religion, it is now a stop along the pilgrim route of Saint-Jacques-de-Compostelle and a popular place to visit on the tourist trail. Designated one of the Plus Beaux Villages de France, Aubeterre-sur-Dronne is full of pretty houses, winding streets and café terraces, and it is easy to see why it is popular. The main tourist site in the village is the subterranean Église de Saint-Jean, an impressive structure carved into the limestone rock in the 12th century with the purpose of housing religious artefacts from the Crusades. The church is now open to the public



Along with its hot sunny days, Charente has the advantage of low property prices

and has even witnessed a few weddings.

If you are looking for a strong expat community in a pretty village then Aubeterre-sur-Dronne could be a good choice, although obviously its popularity means higher property prices and summer crowds. If you want to get away from the tourists and find a slice of French country life, drive for a couple of minutes and you will find yourself surrounded by fields of sunflowers and passing small collections of traditional houses.

Just 10 kilometres from Aubeterre-sur-Dronne, the countryside around Chalais is home to Sarah and Julian Shaw, British musicians who moved from London to Charente eight years ago and now run a classical music festival in Chalais. “The countryside here is like Britain was a hundred years ago,” enthuses Julian. “There’s so much space and freedom here that doesn’t exist in the UK. It is one of the least touristy areas, yet we are only 30 kilometres from Dordogne.

“One of the things we love about Charente is that we get all four seasons. Spring is glorious; it is fresh and green and the perfect weather; autumn brings great produce; winter isn’t too cold; and we can still eat out on the terrace in January. Everyone thought we were mad when we moved here but now they visit us and love it. One of our friends is even buying a house here!” 

Opening pages:
Cognac vineyards in Saint-Preuil
These pages,
clockwise from top left:

The village of Aubeterre-sur-Dronne; the picturesque houses in the village; sunflower fields; Aubeterre-sur-Dronne; Église de Saint-Jean in Aubeterre-sur-Dronne; Cognac





Angoulême is perched on a hill above the River Charente and houses the impressive Cathédrale de Saint-Pierre

These pages, clockwise from above: Cathédrale de Saint-Pierre in Angoulême; fresh local produce; one of Angoulême's murals; cognac tasting; Cognac's pretty streets; Jarnac on the River Charente is popular with holidaymakers

If you really want to immerse yourself in the French community then maybe the north of Charente would be a better fit, with a number of pretty stone properties and the thriving towns of Ruffec and Confolens. Both offer regular local markets and plenty of activities, including water sports on the rivers and the lakes of the Haute-Charente, and the annual Confolens folk festival in August.

Located in the centre of Charente, departmental capital Angoulême only has a population of about 50,000, making it welcoming rather than overwhelming, yet still with the all amenities you would expect. The old town is perched on a hill above the River Charente and houses the impressive Romanesque Cathédrale de Saint-Pierre. Some of the original ramparts still remain; they are now the setting for the annual Circuit des Remparts, a vintage car race in the town. Angoulême was once the capital of paper-making in France, but it is now the home of *bande dessinée* (comic strips). There is an annual comic strip festival in January as well as an informative museum along the river bank. As you



wander around the town, you will notice comic strip characters painted onto the sides of buildings, commissioned by the town to promote its connection with this form of art. One of the best ways to see the city on foot is to pick up a map from the tourist office and follow the trail of 20 murals, which will take you around all the major sites, including 'La Fille des Remparts' along the city ramparts and 'Réalité, sortie de secours', near the Cathédrale de Saint-Pierre.

Charente takes its name from the river that runs through it, beginning in neighbouring Haute-Vienne, following past Angoulême, Cognac and Jarnac all the way to the Atlantic coast at Rochefort. The river was once busy with commercial traffic, but now it is enjoyed by visitors who explore the beautiful riverside villages and watch the local



wildlife by pleasure boat or kayak. One the river's main commercial cargoes was cognac, Charente's most famous export, which was transported from the town that gave it its name across France and around the world.

Although Angoulême is the departmental capital, Cognac is the town that everyone has heard of because of its namesake, but there is so much more to this pretty town. Built up along the banks of the River Charente, Cognac is a town of ancient thoroughfares, half-timbered houses and a lively social scene. Whether you enjoy strolling along the river, gossiping over a *café*, haggling at the market or getting involved in one of the many festivals, you will feel at home in Cognac.

But of course, whether you like cognac or not, a visit to the town wouldn't be complete without a tour and tasting at one of the many cognac houses that line the river. If it's big names you are interested in then try Hennessy or Rémy Martin, but for a bit of history mingled into your tour, try Otard at the Château de Cognac, the birthplace of King François I, who is widely credited as France's first Renaissance king. Keep an eye out as you wander around the old town and you will see François' symbol, the salamander, carved onto several buildings.

The vineyards which produce the cognac grapes can be found across Charente but the most prestigious are considered to be the Grande Champagne vineyards near Cognac itself. If you want to explore, companies such as Cognac Tasting Tour (www.cognac-tasting-tour.com) offer tours of the vineyards as well as tastings.

Although cognac is a must-try here, its strong flavour isn't to everyone's taste, so for something a bit sweeter, try a *pineau des Charentes*. Don't be surprised if you haven't heard of this apéritif before; although very popular in the area, it is something of a closely guarded secret!

Cognac isn't the only place to indulge in the local tipples; one of the most famous brands of cognac can be found in the pretty town of Jarnac just a few kilometres along the river. Housed in an imposing château in the heart of the town, Courvoisier was the favourite cognac of Napoleon Bonaparte, and the château welcomes plenty of visitors in the summer months. It's not just Jarnac's obvious charms as a picturesque riverside town that attracts visitors, it is also home to a museum dedicated to the town's most famous son: François Mitterrand. Born and buried in Jarnac, Mitterrand donated some of the gifts he received while in office to the Musée François Mitterrand on the Quai de l'Orangerie.

"Jarnac is a wonderful place to live," says Charles 





FUN ON THE WATER IN CHARENTE

BOATING Cruise through lush countryside and stop off at Cognac for distillery tours in one of the many cognac houses along the river bank. To enjoy a boating holiday in the area visit www.boatingholidays.com

FISHING The region boasts fine fishing with carp, trout and pike to be found. Before fishing in the river, you will need to purchase a *carte de pêche* (rod licence). These are usually found in the local *tabacs*. www.federationpeche.fr

SWIMMING You can swim in the Charente lakes or the river itself. The lakes are man-made and were originally created to provide drinking water for the local population. Go and explore Lac des Mas Chaban or Lac de Lavaud.

These pages, from top:
Jarnac sits on the River Charente; the Haute-Charente lakes; the Courvoisier cognac house in Jarnac



Miller, who moved from London to Jarnac in 2004 and now works for Charente Immobilier, helping others find their dream home in the department. "The French consider it to be a small town, but for the British it is more of a large village with a daily market, banks, shops, restaurants and, of course, the beautiful River Charente. It's hardly surprising that British people are drawn to this part of France; attracted by the mild climate, the beautiful coast, rolling vineyards and a slower pace of life. Jarnac, like the rest of the Charente, is so easily accessed from the UK by motorways, the TGV and the local airports. I personally chose the area for all of the above, and also because it is important that I can get back to the UK quickly in case of family emergency."

Given all of this, it is hardly surprising that the area continues to be popular with the British. There is a wide choice of property available, from imposing town houses and large rural estates right down to little two-up, two-down mews houses and compact village houses. Considering the eye-watering price of even modest properties in the UK, Charente offers incredible value for money. Add in the amazing French health care system and it is evident why more and more people seem to be planning a retirement to France." **LF**

NEXT MONTH... DESTINATION: AUDE

We explore the beautiful countryside and rich history of this department in southern Languedoc-Roussillon.

Fact file



Where to stay

L'Yeuse

65 rue de Bellevue
16100 Châteaubernard
Cognac
00 33 (0)5 45 36 82 60
www.yeuse.fr

Le Domaine du Coq

Le Bourg
16390 Montignac-le-Coq
00 33 (0)5 45 98 51 35
www.gites-de-france.com
reference: 16G9332

Domaine du Châtelard

1079 Route du Châtelard
16410 Dirac
00 33 (0)5 45 70 76 76
www.domaineduchatelard.com



Where to eat

L'Atelier des Quais

2 Quai Saint-Jacques
16100 Cognac
00 33 (0)5 45 36 31 03
www.atelierdesquais.fr

Le Saint André

6 Rue Saint-André
16000 Angoulême
00 (0)33 5 45 92 25 85
www.le-st-andre.fr



Getting there

There are regular flights from the UK to Limoges, Bordeaux, La Rochelle and Poitiers airports and there is a direct TGV train from Paris to Angoulême.

MAZAGRAN IMMOBILIER VILLEBOIS

Properties in Angoulême and South Charente

www.mazagran-immobilier.com



In Villebois, a nice « longère » to renovate of 4 main rooms (2 bedrooms) attached to a huge barn, on a good size garden. South and West facing, 10 mns walking from shops, restaurants, schools. A charming village property with potential.

REF.1383

132500 euros FAI



Between Villebois Lavalette and Angoulême, a nice renovated farmhouse of 5 main rooms (3 bedrooms) with a wine cellar, a stable and a barn, all attached for extension. A brand new bathroom, a fitted kitchen, 2 terraces on 4000 m² of land! Ready to go!

REF.1385

201400 euros FAI



At 1 km from Villebois, a classical renovated farmhouse of 6 main rooms, (2 bedrooms), a study + 2 gites (2 bedrooms each), a nice swimming pool, a barn and other outbuildings on 4000 m² of garden, with a superb view! A perfect location and a gîte business!

REF.1366

395200 euros FAI



At 3 kms from Villebois, a well renovated "Maison de Maître" of 1881, of 7 main rooms (3 large bedrooms) attached to a barn, + a guest house (2 bedrooms), a wine storehouse, on more than 2 hectares of land, a pond, in a charming landscape. Perfect!

REF.1421

426400 euros FAI



A rare and wonderful renovated "Logis" from the 17th and 19th centuries of 11 main rooms (6 bedrooms), a keepers house of 4 rooms (2 bedrooms), a renovated barn-workshop, a tennis court, a swimming pool, a garage, on 1 hectare of fenced park + 6 hectares of land and 27 hectares of woods! History, quality, size, that makes a lot for this property! Superb!

Ref.1419

759200 euros FAI



2 rue de l'église 16320 Villaboiss Lavalette

00 33 545 230 101

mazagran.immobilier.villebois@orange.fr



Cognac Tasting Tour

Discover the vineyards of Cognac at your own pace



Leave the beaten track to meet those who continue the tradition in the vineyards of Cognac. Day tours, tastings, Cognac Master Classes, stays with accommodation, flights in balloons, seminars and weddings. More here: www.cognac-tasting-tour.com/-packages-.html



DMC & Inbound Travel Agency

Lieu-dit Chez Rivière – 16130 Saint Preuil – FRANCE

Tel: + 33 (0) 545 808 038

Email: contact@cognac-tasting-tour.fr

www.cognac-tasting-tour.com



Allez français



D8479E ST AULAYE (24)

Great value renovated town house with project barn in a pretty hamlet.

Price 159,000 € *Exclusive mandate*



R8449E MARVAL (87)

Lovely four bed stone property for sale, tranquil location with views.

Price 183,750 €



N8394 CHAMPAGNE MOUTON (16)

Detached 4 bedroom house with lovely views, swimming pool and outbuildings.

Price 249,100 €



R8456 LACS DE LA HAUTE CHARENTE (16)

Top class B&B business for sale set within stunning Maison du Maître.

Price 445,000 €



D8245 CHALAIS (16)

Grand country 8 bed home set in parkland & large pool.

Price 499,000 €



P8457E NR ST SOZY (46)

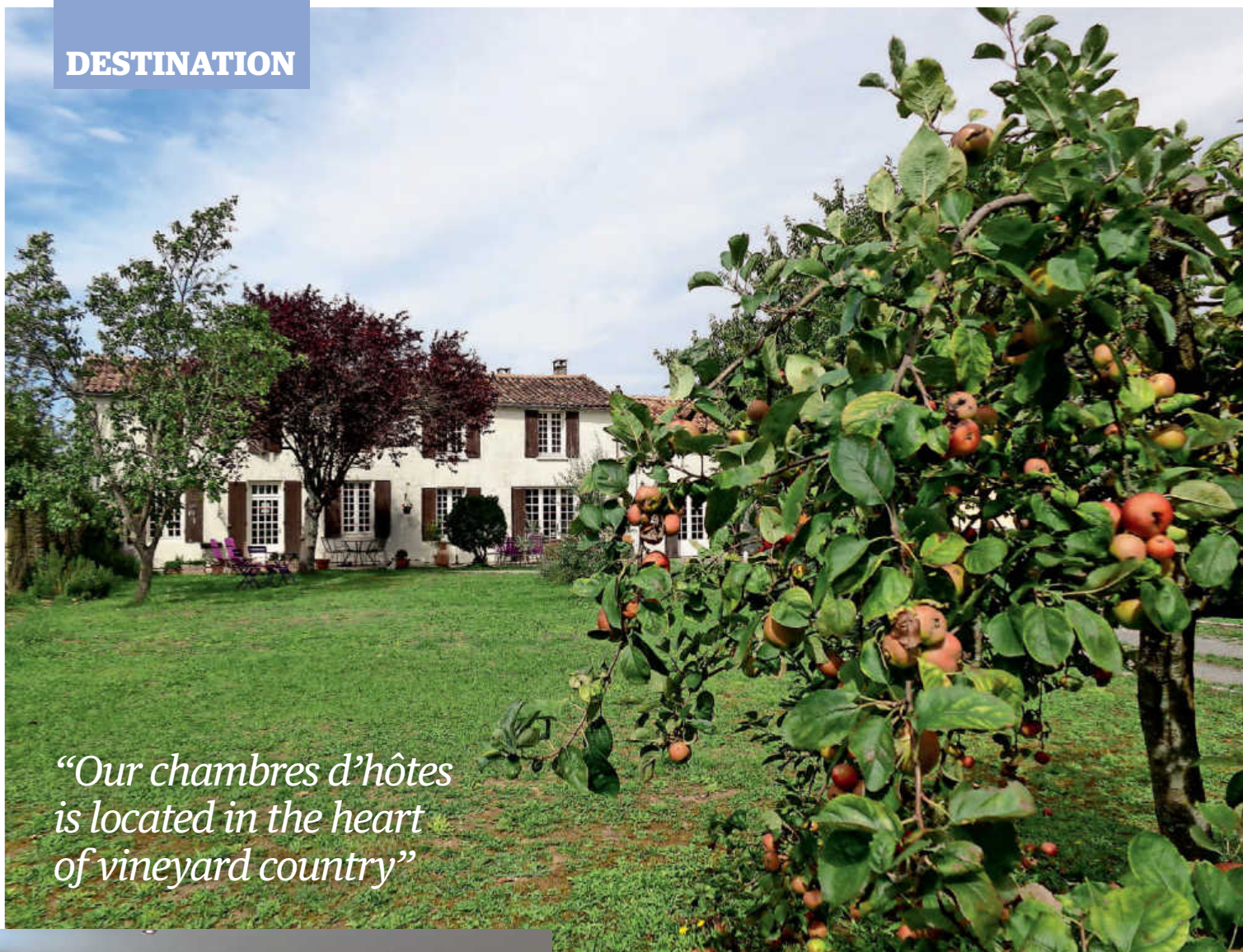
A wonderful 4 bed (+2) farmhouse, with excellent outbuildings, swimming pool set in 2.8 ha.

Price 575,000 €

The leading website for property in South West France – www.allez-francais.com | biz.allez-francais.com

Over 250 properties in the Poitou Charentes, Dordogne Valley & Gascony | Phone 00 33 (0)5 55 28 46 40

DESTINATION



*“Our chambres d’hôtes
is located in the heart
of vineyard country”*



PRECIOUS WEEKENDS

Running a *chambres d'hôtes*, when your husband works away all week in London, is a challenge. **Stephanie Sheldrake** discovers how Franca Porter has made Au Bellefleur so successful

Name: Franca Porter
From: The Netherlands

Lives: Sigogne, Charente

Occupation: Runs Au Bellefleur B&B with her husband Darren, who also juggles a weekly commute to London where he works in IT.

Fact file

What line of work were you in before you moved to France?

Before we moved to France in 2007, we lived in London where my husband Darren worked for himself as an IT Project Manager and I was a full-time mum to my daughter. Previously we had lived in the Netherlands where Darren was also an IT Manager (and yes he speaks Dutch too!). I have done several jobs, but the longest one was for Texaco Oil Company in Rotterdam and Brussels where I worked as a marketing assistant.

What inspired you to set up and run a *chambres d'hôtes*?

Before I met Darren, my dream was to marry an Englishman and own a hotel. Also, we both decided that we didn't want to work for a 'boss' again. My wishes have come true.

Our *chambres d'hôtes* is located in the heart of vineyard country renowned for making world-famous wine. The hotel is open all year round and our guests can enjoy the local weekend summer flea markets and the many cycle routes. We managed to find a property in a relaxed area that makes for the perfect holiday.

What attracted you to Charente?

We had looked for properties in Devon and Cornwall first but at that time properties were either too expensive or affordable but in an area that didn't suit us. Darren suggested that

.....
Opposite, clockwise from top: The house has been renovated back to its former glory; many rooms feature exposed brickwork; the bedrooms now have en-suite bathrooms; the B&B offers three guest rooms

we had a look in France, in Charente, because he knew Saintes and its surroundings from former holidays with his friends.

We spent a month in Poitou-Charentes see if we liked the area and then we looked for a house. I would recommend that others look closely at the area before searching for properties and not vice versa. It took us two long years to find the right house, but that is a distant memory now after seven happy years.

How did you find the property?

Our search started on the internet and once we found properties of interest, we contacted the estate agents. Making appointments wasn't easy as it involved flying or driving from the UK. Within our two-year search, we had visited about 30 properties. For a property to be considered, it had to have good local schools, not be too rural and be either an existing B&B or a big enough house to be transformed into one. One thing was for certain, we did not want a ruin.

Did the property need much work to convert to a *chambres d'hôtes*?

We decided to buy a big house that had not been run as a hotel before. The problem with buying a property that has been a hotel in the past is that you inherit their reputation - good or bad.

There were seven bedrooms and only one bathroom when we bought the house. It definitely needed a lot of work as the interior was very dated as it had been untouched for quite a while. Luckily, the former French owners still live in the village so we were able to invite them to see the progress. We learnt from them that our property used to be at the heart of a sheep farm and was occupied by the Germans in the Second World War.

The former glory of the property has been restored with the walls having been stripped back to reveal the original stonework. Now that the work is complete, we have a huge family room for ourselves and three large guest rooms, all of which are en-suite.



Darren, Fleur and Franca Porter have lived in France since 2007

AFTER A FEW UPS AND DOWNS WITH OWNERS, we found (through a Dutch forum for Dutch-speaking people who are living in France) a French artisan and he has done all the major work for us. We still make use of him from time to time.

Once the property was operational, how did you start the business?

We knew what we wanted to call the business before we found the property. Au Bellefleur is named after our daughter Fleur and Bellefleur is an ancient type of a Dutch apple.


Once the major building work was done, the reception rooms were transformed to become breakfast and sitting areas for guests. Just before we opened, we had friends to stay so we could practise cooking evening meals (*table d'hôte*) before we opened to the paying guests.

How have you spread the word about your business to customers?

We have been using Twitter and Facebook and a few non-paying booking sites and have worked closely with estate agents. We have been in the *Charente Libre*, local newspapers as well and, of course, the people in the village are aware of our B&B. Word of mouth is very effective.

What have been the main challenges?

Since starting the business seven years ago, the challenges have changed. Every year we have learnt from our mistakes. It is important to both of us that we are happy in our work and if we aren't happy with something we change it. If you are not happy, it is hard to make guests happy.

If you know the area well you can then easily recommend activities and places of interest to guests - until you have this knowledge it can be a challenge. 

How do you juggle family life and work?

The reality for us is that we could not live on the money we make from the *chambres d'hôtes*. We luckily have another income. We are keen that our business is a quality one that has longevity, rather than one that makes a quick profit.

We don't have much time as a family because Darren still commutes between the UK and France. His job permits him to fly to Bordeaux every Friday and to travel back to the UK on Monday at the crack of dawn.

Our daughter Fleur (13) also has long days at school. She catches the bus at 7.30am and on some days finishes as late as 5pm.

How did you find settling in to the local community?

Our village has around 1,000 habitants and we live at the edge of Sigogne. The village may be small but it has a supermarket, pharmacy, hairdressers, estate agent, two doctors, *tabac* and a bar. Of course, it helped that I already spoke good French and having a child in the local school really helps you get to know people.

For us, it was not so hard to settle down in the village. The key is to make an effort and join in with local festivals, especially at the beginning. The most important thing is to speak French and try to avoid living in places where there are many British people as this makes it too tempting to continue speaking English.

What are the best aspects of living in France (and in Charente in particular)?

The winters are long here but when the weather is good, it is fantastic. Our house is south-facing, so we have ample opportunity to sit out in the sun.

The people are very friendly and helpful. The part of Charente where we live is surrounded by vineyards and sunflowers that offer breathtaking scenery. For a change of view, you are in easy reach of the beautiful sandy beach of Saint-Georges-de-Didonne.

What are your plans for the future?

Our future plans depend on our daughter. We hope that after *collège* and *lycée* she will travel the world first and with her language skills (French, English, Dutch and German at the moment) it won't be that difficult for her to do this. We are both quite flexible and although we love our life here, we are not opposed to another adventure elsewhere. **LF**

www.aubellefleur.fr



"The key is to make an effort and join in with local festivals"

COMMUTING FROM CHARENTE TO LONDON

Darren explains his weekly commute from Charente to London:

"Living here in the Charente we have five airports to choose from: Limoges, La Rochelle, Poitiers, Bordeaux and if we are desperate Bergerac, though that is the hardest for us to get to, as there are no fast road connections. All five airports are about one and a half hours' drive from home and are served by most of the major low-cost airlines.

My favourite airline and airport combination, purely due to the flight timings and year-round service, is to use British Airways from Bordeaux. This means on a Monday morning I will leave home at around 6am to drive to Bordeaux. The one downside to Bordeaux is that there is an equivalent of the M25, so I have to allow extra time for the Monday morning rush hour. I park my car in the long-stay car park for a week, which costs €36, and walk over to the airport. It's nice to stretch your legs after the drive and it's only 10 minutes. There is a shuttle bus too, if it's raining.

Depending upon the time of year, my flight to London leaves Bordeaux between 10am and 11.30am, which puts me in London Gatwick airport between 11am and 12 noon local time. I am lucky

because I start work most Mondays in Victoria, which just happens to be where the trains from Gatwick airport terminate. Then it's a short walk for me to pick up my lunch and arrive at the office, for about six hours of work, before heading off to my lodgings.

The return journey on Friday usually means I can do five or six hours of work in the office before catching the train down to Gatwick to take the flight back to Bordeaux. Again, times vary depending upon the time of year, which can be anything between 3.30pm and 8pm. In the worst case scenario, I get home at midnight on a Friday night.

During the week, I have to travel around the UK quite a lot and so it is handy to be able to catch a flight either to or from the north of England, or the south-west back to one of the five airports around us. Bear in mind that some flights are seasonal. For two months of the year, I can fly with easyJet in and out of La Rochelle as their times suit me even better than British Airways and the drive is nicer too. With the advent of flexible working and even working from home, it means that, although I am in the UK most of the time, I can move my working week around flight times to maintain a pretty good work-life balance."



ANGOULEME (DEPT 16)

A beautifully restored 15th century chateau 40 minutes from Limoges airport and 35 minutes from the TGV at Angouleme in the Charente Poitou region.

Set in its own grounds of 7 acres, the estate comprises the remains of a chateau (5 bedrooms, 4 bathrooms), a former mairie (now a pool/games room), a large barn and a gite (3 bedrooms, 2 bathrooms). The accommodation is cleverly designed to allow the gite to be separated or included for multiple families/guests. There is a 12 metre heated swimming pool on the site of the moat with 2 large terraces, one for eating alfresco and one for lounging.

€795,000

Please contact: Marcus/Gee Robinson at
gee.beechcroft@btinternet.com or 07712598712

*More photos can be seen
at: chateaulindois.com*

SOVIMO IMMOBILIER

3 Place de la Liberté, 16500 CONFOLENS

FREE UK Telephone Number: 0844 232 5656



Poitou Charentes area Sonia will answer you in English

E: contact@sovimo.com W: www.immobiliersovimo.com



Réf. 28266 **185 000 euros** Ag. fees incl
Confolens area (16), in a tourist village with a medieval castle. Nice view of the river. 9 rooms, 4 bedrooms, bathroom, shower room, garage, cellar and mains sewage.



Réf. 33564 **153,500 euros** Ag. fees incl
South Confolens 16, pretty detached farmhouse in a nice countryside. Fitted kitchen, 6 rooms, 3 bedrooms, bathroom, shower room, garage, lean-to, well and small outbuildings.



Réf. 33585 **98 600 euros** Ag. fees incl
Oradour Fanais area (16), detached small farmhouse set on approx 10 acres. 1 bedroom, shower room, wc, attic, electrical heating, attached barn 90m2 plus another barn with stable.



Réf. 33527 **207 000 euros** Ag. fees incl
Confolens area (16), in the countryside, lovely renovated farmhouse. 9 rooms, 3 bedrooms, bathroom, shower room, garage with attic & open shed, well, basin, and natural pond.

Tel: 00 33 (0)5 45 85 45 65 or Fax: 00 33 (0)5 45 85 45 63

WEBSITE UPDATED DAILY...FREE BROCHURE, CONTACT US, WHATEVER YOUR PROJECT

Professional card N° 43 from Préfecture Charente, financial guarantee of 110 000 euros from COVEA CAUTION
10 Bd Marie et Alexandre Oyon, 72013 Le Mans Cédex 2

SEAN O'CONNOR & CO BILINGUAL SOLICITORS

54, The Drive, Tonbridge,
Kent, TN9 2LR

Tel: 01732 365378

Fax: 01732 360144

Email: seanoconnorco@aol.com

FOR ALL YOUR FRENCH PROPERTY LEGAL SERVICES

Purchases, sales, planning, tax,
inheritance and litigation

www.seanoconnor.co.uk

Trés bon Très bon Très bon

MINERVOIS CRUISERS

CANAL BOATING HOLIDAYS
in the SOUTH OF FRANCE



We have two well placed bases from which to explore the World Heritage status Canal du Midi and the Canal de Garonne in the sunny South of France.

It's a great French Touring Holiday at a slow and relaxing pace.

We uniquely offer quality, British built, narrowboats and wide beams, some classes with King Size double beds.

2 to 10 berth for weekly hire or short breaks.

Call 01926 811842 for brochure

www.MinervoisCruisers.com

Ask the agent

No one knows the area like a local estate agent. We asked **Charles Miller**, of Charente Immobilier, for the inside track on Charente

What's the most unusual property you have sold in the past?

There is quite a variety - from an old police station (with cells) to a house built entirely from fossils. We even had a house with a large underground church dug out of the rock.



How much would you expect to pay for:

• a detached property with land in good condition?

Prices can vary significantly depending on location. A traditional *charentaise* country house with land and perhaps a pool will probably start at around €300,000. More modest country houses start at €150,000.

• a three-bedroom townhouse?

A three-bedroom townhouse without a garden in a popular town like Jarnac or Cognac will start at around €150,000. Larger townhouses with gardens start at around €200,000 and the sky can then be the limit!

• a renovation opportunity?

We do not have many true renovation projects on our books at the moment, but we

have a selection starting from €50,000.

Is there a typical architecture or style in Charente?

The archetypal style here is the *charentaise* - a double-fronted stone house with tall six- or eight-paned windows. This style is replicated at all levels, from modest village houses through to impressive châteaux.

Why do British people buy houses in Charente?

The British buy here for quite a number of reasons. Property prices are extremely competitive and the pound can go a very long way - it's perfectly possible to achieve the dream of a pretty house with a good-sized garden, close to amenities and the coast. Another draw is the accessibility of the area. We have five airports within striking distance, excellent road links and the TGV. We have some of the finest beaches nearby and a mild, sunny climate. Inland, we have rolling vineyards, forests and beautiful rivers. Who wouldn't want to live here?

What advice would you give to somebody who is thinking of buying in your area?

Firstly, think about why you are moving.

There is so much choice, it can be difficult to focus, so once your reasons are absolutely clear, it is much easier to decide what sort of property is suitable. Never book viewings before you have visited the area and, if it is to be a permanent home, visit in winter. Get to know your agent and be guided by them - they can save you days or weeks of wasted visits. Book well ahead - the market is busy and diaries can fill up weeks in advance.

What are your predictions for the property market in Charente?

The strength of the pound has increased buyers' budgets, but has also made it harder for British sellers to accept low offers. The number of enquiries and sales is much higher than in previous years and there are signs that prices could start increasing again in the New Year.

What's your favourite corner of Charente?

I really love where I live! Jarnac, close to Cognac, is a very pretty market town on the banks of the River Charente, surrounded by vineyards. There is a wide choice of restaurants and just enough shops to cater for more or less every need.

www.charente-immobilier.com

CHARENTE is it right for you?

Property prices

Charente is the second cheapest department in Poitou-Charentes, with an average resale price of €108,000 compared to the regional average of €138,000.

Weather

Charente benefits from a microclimate, which makes it one of France's sunniest areas. The department enjoys warm summers and mild winters, although there is plenty of rainfall, which keeps the countryside green.

Activities

For those who like the water, there is plenty to do in Charente with both the river and the Haute-Charente lakes providing opportunities for boating, fishing and water sports. There are a number of pretty villages to visit, including Aubeterre-sur-Dronne and Jarnac, as well as a handful of bustling towns, including capital Angoulême and Cognac. Local specialities to try include cognac and *pineau des Charentes*, and a vineyard and cognac house tour is a must.



FACT FILE



Region: Poitou-Charentes
Department: Charente
Capital: Angoulême

The nearest airports are Bordeaux, Poitiers, Limoges and La Rochelle and all offer regular flights from the UK with a variety of airlines.

Eurostar to Paris and then TGV to Angoulême, which is only a two-and-a-half-hour journey.

For driving times, consult one of the many online route planners such as those at www.viamichelin.com, www.mappy.com and www.theaa.com

What can I get *for my money?*

With its sunny climate, rolling countryside and close proximity to great beaches, plus easy access to the UK, Charente is sure to have something for you. Here's our selection



€65,000

1 In a quiet hamlet close to the busy market towns of Ruffec and Civray, this renovated two-bedroom stone house has an enclosed, easy-to-maintain courtyard garden. Inside, there is a downstairs bathroom plus an open-plan living room/kitchen with a woodburner, tiled floor and exposed stone walls.

Contact: Agence TIC Ruffec
www.tic-ruffec.com



€160,500

2 This traditional village house in Mareuil has three bedrooms, a courtyard and a garden, outbuildings and a swimming pool. On the ground floor, the floors are tiled and there are beamed ceilings throughout. A wooden staircase leads upstairs to the three double bedrooms, and outside there are two large barns.

Contact: Charente Immobilier
www.charente-immobilier.com



€192,600

3 In the heart of the village of Courcôme, within walking distance of the bakery and restaurants, is this traditional house. In need of some interior refreshment, the house offers five bedrooms, a kitchen, a living room, study and attic space. There is a courtyard, walled garden and garage.

Contact: Compagnie Immobilière Charentaise
www.properties-in-charente.com



€233,200

4 Situated on the edge of a peaceful hamlet near the town of Villebois-Lavalette, this renovated stone farmhouse comes with a separate cottage, a large barn and outbuildings, an orchard and an above-ground pool. A high stone wall and gates give the property privacy and the grounds stretch to 6,005m².

Contact: Allez-Français
www.allez-francais.com



€259,700

5 Tucked away at the end of a no-through road, this family home and gîte in Poursac is very private and has a low-maintenance garden. There are exposed wooden floors throughout the property and two wood-burning stoves. The garden has two terraces and a pool with its own bar area.

Contact: Actous Immobilier
www.property-sales-france.com



€343,000

6 This traditional *charentaise* farmhouse has been extensively and sympathetically renovated and is surrounded by 17 acres of land, near Saint-Claud. Inside, there is a lounge with stone fireplace, fitted kitchen and five bedrooms. The extensive outside space includes a south-facing terrace, bread oven and workshops.

Contact: Tour de Clefs Immobilier
www.tourdeclefs.fr

Mediterranean DREAM

Meet a couple who have mastered the art of creating the perfect holiday destination. **Deborah Curtis** discovers Bastide Avellanne in Var – their latest success story



When Steve and Valentina Dixon pulled up outside Bastide Avellanne, they knew their search was over. The fortified *mas*, built in creamy Provençal stone and dating back to 1616, was just what they'd been looking for; the perfect setting for the next chapter of their lives in France.

"As soon as we arrived, we wound the windows down and just sat in the car for a moment," Steve says. "There was no wind, and it smelt of the Mediterranean – pine trees and wild herbs. Within minutes of arriving, Valentina said: 'This is the place.' It was just one of those things; they say when you buy a property, you know within 30 seconds if it's right, and this was the one."

Their journey to Bastide Avellanne, which nestles in three hectares of grounds, near the village of Besse-sur-Issole in Var, and which they now run as a luxury *maison et table d'hôtes de charme*, has been an adventure.

Fifteen years ago, Steve was living in a two-bedroom bungalow in the suburbs of London just inside the M25. He had a thriving, successful graphics business and absolutely no spare time.

"I had a life-changing moment in the year 2000," he remembers. "I'd organised a sailing holiday with 16 of my friends and at the last minute I couldn't go. They went without me and I went two weeks later on my own. It was a wake-up call: if I couldn't have one week's holiday with my friends, something wasn't right. On that holiday, I had time to reflect on life, and I had this crazy idea that I was going to sell up in the UK, get a couple of boats and a commercial sailing licence, and do charters around the Greek islands. And that's what I did."

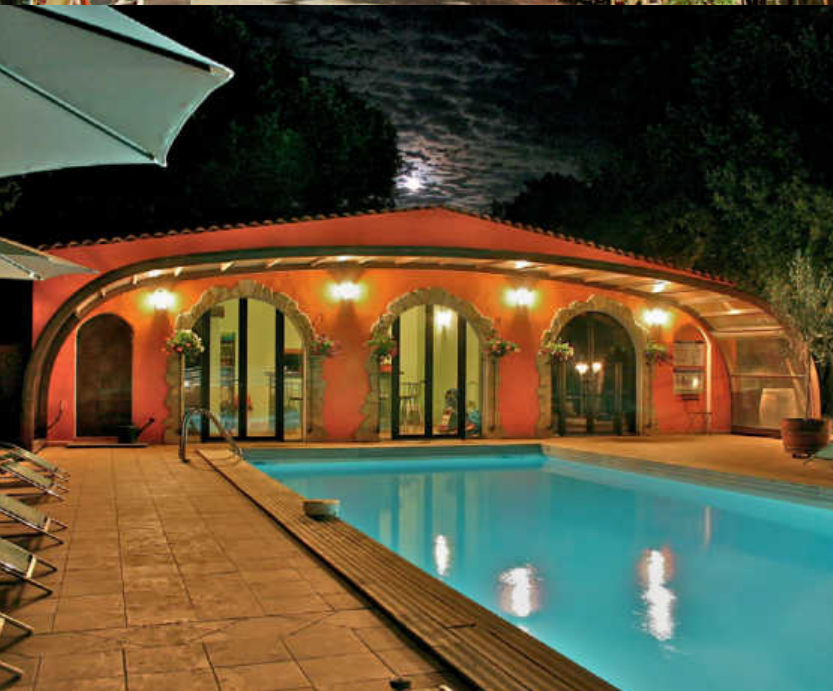
He met Valentina, who is Italian, during his first year on the boats and they ran the business together for five years; spending their summers in Greece and their winters in Haute-Savoie where Steve had a chalet. Eventually, a tough economic climate forced them to make a choice and they

These pages from above:
Steve and Valentina Dixon;
Bastide Avellanne



© BASTIDE AVELLANNE





These pages clockwise from top left: Each bedroom has a different character; views over Cassis; all meals are cooked by Valentina and served in this sumptuous room; with such incredible weather the pool is popular with guests; the nearby market of Cotignac

decided to sell the boats and the chalet, and buy a renovation project in the mountains to run as a luxury mountain *chambres d'hôtes*.

"It was a ruined Savoyade farmhouse built in 1776," says Steve. "At the time, we were a little bit crazy. We spent €750,000 on a ruin on the advice of our French agent. He said: 'If you do a good job on the renovation, it will be a very good business.' And he was absolutely right because although the chalet was in poor condition, it was only 300m away from the best, quickest, most popular lift for the resort of Morzine. It wasn't in Morzine itself, it was in the village of Ardent, but the lift went to the hub of the whole of the Portes du Soleil system."

Steve project-managed the renovation, employing mainly local French *artisans* to carry out the work, with assistance from a carpet-fitter and a carpenter from the UK when the pressure was on.

"We got the chalet finished the day before the first guests arrived, which was a little bit stressful," says Steve. "The day before they arrived, we didn't have a staircase to the upper floor. We had an English carpenter who came to finish off. He was confident it would be done and he did it, but it was quite a bit of pressure at the time!"

They went in at the high end of the market, offering fully catered holidays exclusively to single groups. It was a gamble but it paid off.

"We'd spent a lot of money on the chalet as a ruin and a lot of money on renovating it, so we had to go in at the high end," says Steve. "It was a fantastic location and completely different to anything else in Morzine. The advice we got from the agent was spot on. We were fully booked during the ski season for the whole time we were there."

Four ski seasons and five years later, they were again ready for a change; this time turning their sights on the south of France in search of warmer climes.

"It is a dream living in the mountains; to be in such a nice location," says Steve, "The views are spectacular, but we were living at altitude and it was cold. Even in August, you couldn't have a BBQ because in the evenings, it was maybe four or five degrees. It was a beautiful place to live for five years: the fresh air in abundance, the water coming out of the taps was pure. The quality of life was very, very good, but after a while you yearn for warmth."

They looked initially in Languedoc, and although they loved the countryside and were impressed with what they'd be able to buy in the region, the shortness of the summer season and modest visitor numbers eventually prompted a major re-think.

In the end, after a fruitless two-year search and with money in the bank following the sale of the Ardent chalet to a wealthy international buyer, they struck lucky.

"Valentina found this property on the internet," says Steve. "It was being run by a manager as a B&B, and it turned out it was for sale. We came to stay here and then we came down for a second visit and met the owners, who



were Belgian. We ended up owning it after three months, and we bought without an agent. It was all very easy. The *notaire* handled everything.”

They bought Bastide Avellane on 1 October 2010, began a six-month renovation that Christmas, and welcomed their first guests in May.

“The renovation included a new roof; plus we did 14 bathrooms, five kitchens and redecorated and re-furnished the whole property,” says Steve. “We had difficulty buying furniture because it is such a big property. We looked locally and we couldn’t find anything. In the end, we found a company in Italy that sold Provençal-style furniture. We went to see them on Christmas Eve, with a list of the things we wanted, and they opened the showroom for us. We spent a day there and we bought everything in eight hours. We came away feeling so relieved.”

They reconfigured the guest accommodation and now have five *chambres d’hôtes* rooms and four apartments, plus their own private accommodation at the rear of the house.

Their guests come from all over the world to enjoy Steve and Valentina’s hospitality, and the service provided is more along the lines of a boutique hotel. They are open from April to October and offer breakfast, lunch and, most days, dinner too, with the menu combining traditional Provençal flavours and a mix of French, Italian and Mediterranean styles. All meals are cooked by Valentina in their semi-professional kitchen with Steve’s help, and in high season, they get through a lot of food.

“Forget the idea of shopping in Provençal markets,” chuckles Steve. “It doesn’t happen. It’s difficult to buy

Bastide Avellane is only 30 minutes from the beach between Saint-Tropez and Hyères



“The weather here is exceptional. We get more than 300 days of sunshine a year”

100kg of fruit, and vegetables, and get back to the car without dying or having a stroke! If you're on holiday in a self-catering apartment then, yes, use the markets, but we can't do that on a professional basis. I spend one or two days a week just doing the shopping in peak season because we get through a lot and nobody will deliver here because we are too remote.”

Yet despite being 1.5km from the nearest neighbours and completely surrounded by forests and vineyards, Bastide Avellanne is only 30 minutes from the beaches between Saint-Tropez and Hyères on the Mediterranean coast, and is within easy reach of Nice, Marseille and Toulon airports. And it is this perfect blend of accessibility, peace and tranquillity that makes the yoga and artists' retreats they run in spring and autumn very successful with guests who want a themed break in a relaxed setting.

“The yoga retreat visitors are nearly all Americans,” says Steve. “We did the first one three years ago, three last year and eight this year; and we have already got 10 booked for next year. They come here; they do yoga every day; they enjoy the food; and they enjoy the ambiance. We look after them and we are always thinking about what we can do to make it good for them. It works very well.”

In fact, things are going so well that Steve is beginning to get a strong sense of déjà vu. “I'm beginning to feel like I did 15 years ago when I had my life-changing moment,” he says. “Between April and October we do not have one day off; we work seven days a week, 16 hours a day. Having said that, it's very rewarding because we've built this up from nothing, and now we're doing more than double the business that the previous owners were doing.

“You may have noticed that things go in five-year cycles with us; it's that kind of business. It is so peaceful here and the weather is exceptional. We get more than 300 days of

TIPS FOR RUNNING A BUSINESS

- Do your research and make sure that the property you are interested in is easily accessible: close to an international airport and with good road links.

- Go to the regional tourist office in the area you've identified and ask for the tourist statistics – where the clients come from, where they stay, where they visit – for us it sealed the deal because they were so promising in this stunning part of Var.

- Think carefully about how long the season is: you may see a bar for sale on the seafront but don't forget, it's a holiday resort – it will be busy during the holidays but during the winter there is often no trade.

- You have to be practical. You have to be able to do most of the work yourself.

- The off-season isn't downtime. Valentina spends five months marketing and I spend five months maintaining the property.

- Find a good French accountant who understands this type of business for help and information on how to set up your company in the most tax-efficient way.

sunshine a year; but you do sometimes think: ‘We could do this job somewhere else.’ Once you've learned how to be hospitable to people and you know what they want and understand how to make them smile, then it's a transportable skill.

“If someone came along and made a sensible offer, you never know, we might take it. Having said that we really love it here; it is such a fantastic place to live.” **LF**

www.bastideavellanne.eu

This page: Waterfall in the nearby mountains

Looking for a French property bargain?

Find properties recently reduced in price. Visit www.FrancePropertyShop.com

We have thousands of French properties for sale from both agents and private sellers

Find property easily with our advanced search system

Get emails when new properties are added that match your search requirement

Browse maps of local amenities, hotels and transport links for each property

Search for all homes recently reduced in price



Advertise your private sale from as little as **£65+VAT**

www.francepropertyshop.com

Your essential guide to buying property in France

FRANCE
PropertyShop

Brought to you by
FRENCH FRANCE
PROPERTY NEWS

OVER
30
YEARS

Chez Nous

SINCE 1984

Over 3,000 gîtes, cottages and villas in France

View the full range at www.cheznous.com



Loved by
holidaymakers
and trusted by owners

Looking for a fabulous holiday property for your French getaway?

Deal directly with the property owner for great value, no booking fee and everything you want to know about the property and area first-hand!

Own a holiday property in France?

Over 30 years' experience in marketing the real France. Advertise with the destination specialist for just **£189+VAT*** and get a **FREE** image gallery and weblink worth **£60+VAT**.

Call **0345 268 9251** and quote **LVGFR15** to book your advert.

*Introductory offer. Annual subscription inc. 15 images and weblink



Host with the most

Newly-weds Danielle and Paul Mason exchanged office jobs in Berkshire for a chalet-hosting business in the Alps and they couldn't be happier with their new life, as **Emma Rawle** discovers

Five years ago Danielle and Paul Mason were both working 9-5 in office jobs in Berkshire, saving to buy a house together while dreaming of a great adventure. When the time came to settle down they found that they couldn't quite bring themselves to do it, so instead of investing in bricks and mortar in the UK they bought a 40-year-old camper van which they named 'Nancy' and set off to explore Europe. Little did they know their adventure would end up with them opening their own chalet-hosting business in the French Alps.

Danielle and Paul bought Nancy from a specialist in Holland, restored her and in August 2010 they took the ferry across the Channel to Dunkirk ready to begin their great adventure.

"We didn't really have an itinerary in mind," explains Paul. "We just had a big road map and each day we'd put our finger on the map somewhere we fancied going and that's where we would head."

Their impulsive method of travel saw the couple head

east through Belgium, eastern France, Geneva and into northern Italy, but after six weeks of touring their thoughts began to turn to the winter and what they were going to do.

"I had been looking at winter work," says Paul. "Doing some jobs over the winter that would then enable us to continue travelling into the next year, but Danielle was absolutely dead set against working. However, I managed to sell it to her by saying she got to make a cake every single day! I've always wanted to learn to snowboard and both Danielle and I love cooking so the chance to combine cooking and learning to ski by chalet hosting really appealed to us."

"At that point we changed our original plan, which was to head south through Italy to the Amalfi coast and instead we went back through the Mont Blanc tunnel and stayed in Chamonix for 10 days in the hope of finding some sort of chalet work for the winter."

As luck would have it, they parked Nancy in a car park in Chamonix next to an Englishman with eight years of

These pages, clockwise from above: Danielle and Paul Mason with Nancy the camper van on their wedding day; one of the ski runs at Saint-Martin-de-Belleville; Danielle holds cake baking competitions for the children



chalet hosting behind him. Ian became their mentor, passing on all of his experience and even teaching some snowboarding lessons in the car park!

“It was kind of fate that we parked up next to him,” says Danielle. “He was literally our chalet guru! He taught us everything we needed to know and he was so enthusiastic about the job and the mountains that it rubbed off on us. We were just so excited about starting the season and getting on the slopes.”

With Ian’s guidance, Danielle and Paul wrote their CVs and came up with menu plans. They then handed them out in all the bars and restaurants in Chamonix and applied for all the chalet-hosting jobs they could find. Their lack of experience was a major stumbling block for most employers until they caught the eye of Chris and Kate Lawler who run independent, catered chalets Mountain Spaces in Morzine. They offered Danielle and Paul a season running one of their chalets and the couple fell in love with the mountains and chalet hosting. 🇫🇷

*The couple fell in love
with the mountains
and chalet hosting*





These pages, clockwise from above:

Chalet Broski; Nancy the camper van in Monaco; Danielle on the slopes; the children love baking with Danielle; the chalet kitchen laid out for breakfast

“We found that not only did we really love the skiing and snowboarding and being in the mountains, but also the French way of life in the mountains,” enthuses Paul.

“Everything is so chilled out and relaxed. We met so many people from literally all walks of life. It was just fascinating to meet all these different people and getting to know them throughout the week.”

The money they earned in Morzine funded a trip to Indonesia in 2011 but by then Danielle and Paul had been well and truly bitten by the mountain bug and started to plan their next ski season immediately.

“We decided we wanted to do another ski season with the view to eventually starting our own company,” explains Paul. “So, instead of going to work for another small, independent operator, we decided we were going to work for a big tour operator and see the other side of the fence.”

Despite falling in love with the French Alps, the couple

completed their second season of chalet hosting in Lapland, working for tour operator Inghams. And although they enjoyed it, and got engaged in Lapland, the experience just cemented the feeling they had that the Alps was where they wanted to be.

“We’d been applying for jobs in France and other places, but then this job in Lapland just came up and we thought it was a really good opportunity to stay somewhere completely different,” explains Danielle. “We realised while we were there that even though we loved the season in Lapland, the French Alps are the pinnacle of snowboarding and skiing and that is where we wanted to be.”

“We left Lapland thinking we could possibly set up our own business but at that point it was more of a pipe dream. We were engaged and we both thought maybe we should settle down, get married, buy a house and things. We went back to the UK and got ‘normal’ jobs, but we were so bored that we thought ‘let’s get the ball rolling’.”

Danielle and Paul spent many hours drawing up their business plan, deciding on their target market, where they wanted to base themselves and using all of the experiences they had gained working for both a small independent company and a big tour operator to create their idea of the perfect ski holiday.

The main idea behind the business was for the couple to run everything themselves from taking bookings and managing the website, to driving guests to and from the ski lift and cooking evening meals.

After all the planning came the fun part – searching for the perfect chalet. The couple began their search in Méribel, as Paul explains: “We planned a few ‘business trips’! We spent a catered chalet holiday in Méribel and did a few ski trips but failed to find our perfect chalet. We were skiing across the whole of the Three Valleys with a view to getting a chalet in Méribel, but every time we went to Saint-Martin-de-Belleville, we loved it. It’s such a pretty village with nice

WHAT IS CHALET HOSTING?

Every winter, thousands of (mostly young) people head out to ski resorts in the French Alps to work as chalet hosts for the ski season. Sometimes working on their own and sometimes in small teams, depending on the size of the chalet, it’s their job to look after the chalet guests on a daily basis.

Daily tasks include:

- Cooking and serving breakfast, afternoon tea and a three or four-course dinner
- Cleaning the chalet and making beds
- Shopping for food and handling all the budgets and admin tasks
- Chatting to the guests and answering any queries

When all the jobs are done for the day, they are free to ski. Wages are generally quite low, approx £80 a week plus tips, but other perks include free lift pass, accommodation, insurance and cut-price ski and equipment hire. The skills required include cooking, good organisation and excellent people skills.



HOW TO GET STARTED

Many of the big ski operators have a jobs section on their websites where chalet host positions are advertised. There are also specialist agencies where ski jobs are listed.

As a starting point see:

www.skiverbier.com

www.zenithholidays.co.uk

www.skimagic.co.uk

www.markwarner-recruitment.co.uk

www.workaseason.com

www.ski-jobs.co.uk

www.natives.co.uk

There are also companies who run cooking and general courses to equip would-be chalet hosts with the necessary skills required for the job. They include:

www.skiweekends.com

www.chaletcookingcourse.co.uk

www.orchardscooking.co.uk

www.natives.co.uk

www.workaseason.co.uk



“Every time we went to Saint-Martin-de-Belleville, we loved it”

quaint restaurants and we thought that, actually, Saint-Martin would probably be a better proposition for us.”

So the search for a chalet in Saint-Martin-de-Belleville began, initially without much success until once again fate intervened. While chatting to some fellow VW camper van owners at an exhibition, Danielle and Paul discovered that one of their relatives had a chalet in Saint-Martin-de-Belleville that they were looking to rent out. The couple immediately got in touch with the owners and arranged to stay at Chalet Broski in April 2014, and by the end of their three-day visit, they had agreed a lease! Danielle and Paul took up residence in November of the same year and opened for guests a month later.

Bought and renovated by two brothers and their childhood friend, Chalet Broski was perfect for the couple's needs with plenty of bedrooms, spacious and comfortable living areas and an apartment under the chalet with a separate entrance for Danielle and Paul to live in.

“Lots of the chalets we looked at in Méribel were designed and built specifically to make money,” says Paul. “They have lots of bedrooms and very little living space, whereas, Chalet Broski is almost the complete opposite. It is a big chalet and sleeps 14 people, but more attention was paid to the living spaces than the bedrooms, and we think that sets us apart from the other chalet companies. We offer something a bit different and everyone loves the chalet, which is really great for us because it's confirmation that we made the right choice.” 



LONG-TERM RENTING

Unfurnished rentals are normally let on a renewable three-year lease with high levels of security for the occupier.

The basic law regarding unfurnished rentals dates back to 1989 and is designed to protect tenants. For example, the justifiable reasons for terminating a contract by the landlord are severely limited.

A number of rental properties are advertised online, on websites such as www.seloger.com, www.explorimmo.com and www.pap.fr or you can contact estate agents in the area. The advantage of using an agent is that they will advise you and ensure things are done legally.

You will need to put together a file to establish your financial situation and to prove that you are in a position to pay the rent. It is usually required that your monthly income be three times the value of the rent. If it is less then you may need a guarantor.

You will have to pay a deposit which is usually one or two months' rent and should be provided with a tenancy agreement and an inventory (*état des lieux*).

Tenants must pay the *taxe d'habitation* if they were resident at the property on 1 January of that year and are responsible for maintaining the property and carrying out any minor repairs.

The minimum insurance required by a tenant is *risques locatifs* (tenant risks) but a more prudent policy is for *multi-risques d'habitation*, which includes damage or theft to personal belongings.



“We’re here simply because we love it here. It has a very different vibe; it’s much more relaxed out here”

This page, from top: Chalet Broski has spacious living areas; Paul loves snowboarding; it’s all about the little details; Saint-Martin-de-Belleville is part of the Three Valleys

Danielle and Paul’s first season was a great success as they exceeded all of their targets and they thoroughly enjoyed running their own chalet-hosting business as much as they had enjoyed doing it for other companies. Plus, their enthusiasm for the area is infectious.

“We’re here simply because we love it here,” says Paul. “We love Saint-Martin and the mountains. It has a very different vibe; it’s much more relaxed out here.”

“It’s just stunning out here,” adds Danielle. “We decided in the middle of winter that we just wanted to be out here all the time. There’s a really good sense of community here. Although we’re all doing the same thing, no one holds it against you and everyone is so friendly and will give us advice on anything we want to know. We just love it.”

Danielle and Paul have big plans for the future, with hopes to take on another chalet and grow their business Snow Trippin. But for now, having just got married and looking forward to their second ski season at Chalet Broski, they are content just to enjoy themselves. **LF**

www.snowtrippin.co.uk





Un café, s'il vous plaît!



Join millions of learners around the world
and learn French on your Coffee Break
(or at the gym, in the car, on the train ...)

15-minute audio and video lessons
for all levels - beginners to advanced

radiolingua.com/CBFX

GUELLEC-DIGBY & CO SOLICITORS



- When you buy or sell French property or have succession issues
- Sound and professional legal advice with a personal touch
- Peace of mind

Call, email or visit us online today

Annie Guellec-Digby: 01604 878961

Email: annie@guellec-digby.co.uk



www.guellec-digby.co.uk

Malsor House, Gayton Road, Milton Malsor, Northampton, NN7 3AB

SNOW TRIPPIN CATERED CHALETs

ST MARTIN DE BELLEVILLE

IMPECCABLE SERVICE, EXCLUSIVE
CHALET AND EXCEPTIONAL SKIING.

10% OFF

PLUS a FREE lift pass
upgrade on any available
week in January 2016 for
Living France readers!

Quote: LIVINGFRANCEJAN



Paul: +44 (0) 7792 404 253 | Dani: +44 (0) 7900 074 747

www.snowtrippin.co.uk | hello@snowtrippin.co.uk

**Thank goodness I made
enquiries beforehand!**



system was so complex...

Exclusive
HEALTHCARE INSURANCE
...the helping hand

Contact us now for more information, or see our website for full details

UK Tel: 0121 288 1448 | Fax: +33 (0) 494 512 490

Email: enquiries@exclusivehealthcare.com

www.exclusivehealthcare.com

ALL
ENQUIRIES **+33 (0) 494 403 145**



SHARE news and tips
online with Brits living in
France in our forum

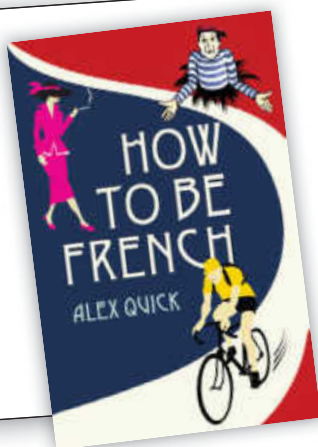
READ inspirational real-life
stories from those who've
made the move

KEEP up-to-date with
essential expert advice on
moving to France

FIND your dream home
across the Channel

**FRANCE IS JUST A
CLICK AWAY AT**
www.completefrance.com

**COMPLETE
FRANCE**



A slice of French life: *language*

your conversations

While many have pondered what makes France so unique, author Alex Quick has given form to his thoughts with his take on the topic in *How to be French*, co-authored with Cyn Bataille. Here in the final installment of a three-part series, he examines the use of the French language from slang to abbreviations.

KNOW YOUR ARGOT

In French, slang is known as *argot*. Of course, we have this word in English too, where it may sometimes be pronounced with a hard 't'. In English, 'argot' means any specialized language, slang or otherwise - so we can refer, for instance, to the argot of socio-philosophers or bookbinders. In France *argot* just means slang.

Verlan (backslang) is a division of *argot*. So is *louchébem*, which originated among French butchers and made its way into general parlance. In *louchébem*, everything begins with the letter 'l', and you form words by inverting existing words and adding end-syllables: so, for example, *garçon* is *larçonguesse*, *monsieur* is *lesieurmique*, and *café* is *lafécaisse*.

As always and everywhere, the purpose of *argot* is not merely linguistic inventiveness but concealment. Children, prisoners, thieves, etc. wish to hide information from parents, warders, the police, etc. So *argot* begins on the streets and works its way up. The surprise in France is quite how far it works its way up. On the grounds of general *égalité*, everyone in France wants to have a share in the cachet of *argot*, and everyone uses it, including the social elite, business leaders, politicians and so on. So one might hear a cabinet minister saying:

C'est chouette, cette boum! - This party's a blast!

Je ne peux pas le blairer! - I can't stick him!

Je commence à avoir les crocs, moi - I'm getting peckish.

J'ai besoin de m'en jeter un derrière la cravate - I need a drink.

Thus the streets are kept perennially busy inventing new terms to confound others.

ABBREVIATE

The French have a mania for making things *tout court*. In this they are rather like the Australians. Where in Australia an afternoon is an 'avo' and a refugee is a 'reffo', in France an *intellectuel* is an *intello* and a *vétérinaire* is a *véto*. Other examples are *dico* for *dictionnaire* (dictionary), *dirlo* for *directeur* (director), *bolcho* for *bolchevik* (Bolshevik), *hôsto* for *hôpital* (hospital), and my favourite, *coco* for *communist*. And let's not forget Sarkozy, who becomes Sarko.

The 'o' suffix is not the only method of abbreviation. Truncation is another popular tactic. So *après-midi* (afternoon) becomes *aprèm*; *petit-déjeuner* becomes *p'tit-dé*; *bon appétit* becomes *bon app*; the Boulevard Saint-Michel (the thoroughfare in Paris) becomes the Boul'Mich; *d'accord* (OK) becomes *d'acc*; *extraordinaire* becomes *extra*; *mais enfin* ('but' or 'come on, give me a break') becomes *m'enfin*; Nescafé becomes Nes; Institut d'Études Politiques de Paris becomes Sciences Po; and Vélodrome d'Hiver (the former cycle track in Paris frequented by Hemingway, or Hémoo) becomes Vel'd'Hiv.

Much of the time, Anglo-American words are shortened, leading to some interesting (to our ears) neologisms: bulldozer becomes *bull*; coca-cola becomes *coca*; football becomes *foot*; McDonald's becomes McDo. For sailors, spinnaker becomes *spi*.

In other words, a possible sentence in French reads: *Cette aprèm j'ai vu une chose extra: Sarko en flag dans le Boul'Mich!* (This afternoon, I saw an extraordinary thing, Sarkozy is shown up in the Boulevard Saint-Michel.)

READ LE CANARD ENCHAÎNÉ

Le Canard Enchaîné is France's version of *Private Eye*. It is considerably senior to Ian Hislop's organ, however, having been founded in 1915. *Le Canard Enchaîné* is indispensable reading for anyone who wishes to understand French politics, business and social affairs.

The name *Le Canard Enchaîné* is a multi-layered pun. It literally means 'the chained duck', but *canard* can also mean a newspaper, a rumour, or a falsehood. *Enchaîné* refers to a previous newspaper, *L'homme libre* (The Free Man), which, when forced to close because of censorship, re-appeared as *L'homme enchaîné* (The Chained Man).

Le Canard Enchaîné is published every Wednesday as a



The Breton flag

broadsheet consisting of eight pages. As in *Private Eye*, the pages are a mixture of political leaks, satire, cartoons and parodic nonsense, and the newspaper has its own *argot*, in-jokes and nicknames. During the post-war period, Charles de Gaulle, nicknamed Badingaulle, was a frequent target of the *Canard*, and is said to have remarked every Wednesday: '*Que dit le volatile?*' (What's the bird saying?). Later presidents also had nicknames: they include Sarkoléon for Nicolas Sarkozy and Monsieur Royal for François Hollande (a reference to his longstanding partnership with minister Ségolène Royal).

Among celebrated *Canard* columns are *Sur l'Album de la Comtesse*, which features the two most ludicrous utterances of the week, the *mur du con* and the *noix d'honneur* (a play on *bras d'honneur*, an insulting sign in French, *noix* meaning both walnut and idiot).

DEFEND THE TONGUE...

The French are well known for their resistance to creeping Anglicization. This has a very long history. The body tasked with championing and defending French is the Académie Française, which was set up in 1635, when the thing to resist was not English but Italian.

In the modern era the Académie is known for its suggestions for alternatives to pernicious Anglo-American neologisms, recommending, for example, that a Post-it note should be referred to as a *papillon*, an email as a *courriel*, marketing as *mercatique* and an airbag as a *sac gonflable*. The Académie has strong grassroots support from lobbying groups such as the Association pour la Défense de la Langue Française, who are rather like the English societies, who go around correcting greengrocers' signs with marker pens.

Then there is the Toubon law of 1994, which mandates

the use of the French language in all government publications, advertisements, workplaces, legal contracts and state schools. The Toubon law is also known as the 'Allgood law', since 'Toubon' sounds like *tout bon*, which can be translated into English as 'all good' - which is funny, because 'Allgood' is English.

The body tasked with championing and defending French is the Académie Française

The Académie Française receives additional support from a rather less august body, the Académie de la Carpette Anglaise, which could be translated as the Academy of English Doormats. Rather like the Nobel Prize Committee, this alternative Académie awards an annual wooden spoon to public officials who have distinguished themselves by their un-Gallic spinelessness, allowing foreigners to trample all over the tongue of Voltaire. Recent nominees have included the hapless Claude Simonet, president of the Fédération Française de Football, who adopted the Jackson 5's *Can You Feel It* as the anthem for the national team, and Claude Allègre, the former Minister of Education, who averred that "French people must stop considering English as a foreign language".

BUT ALSO, EMBRACE ENGLISH

However, the picture is complicated, and the good and bad aspects of Anglicization are hotly debated. Take the Toubon law for example, which mandates among other things that





French. What does this mean when many participants at French conferences are international scholars who speak no French? One commentator famously said that the Toubon law would turn French academic life into 'five Proust specialists sitting around a table'. (Naturally, many members of the Académie Française would prefer it this way, and would lay on the madeleines free of charge.)

Nor are the Anglophobes getting their way when it comes to promoting French alternatives. Language evolves in an unpredictable manner and the young don't always hang on the lips of the Académie. It's not just a matter of *le weekend* any more. The irresistible gravitational pull of the Anglosphere means that English words are not only entering the language by the dozens every year, but are being used in ways that the English themselves would be perplexed by. Take the spate of borrowed '-ing' words for common activities. For example *footing*, which in French means 'jogging'. *Veux-tu faire du footing? Oui, bien sûr.* Similarly a shop that advertises *pressing* is actually offering dry cleaning. A *relooking* is a makeover. And a *smoking* is a tuxedo or dinner jacket, from the original and now rarely used term 'smoking jacket' but truncated in the French manner. The adoption-plus-truncation strategy also gives us words such as *baskets* for training shoes.

Occasionally an English word, lovingly borrowed, is given a *relooking*, both syntactic and semantic. People, for example, becomes *pipole*, which is then applied not to people in general but to celebrities, as in 'the beautiful people'. Then it's turned into a verb, *pipoliser*, meaning to treat as a celebrity, and then a new noun, *pipolisation*, or *celebritification*, particularly of politicians.

Que penses-tu de la pipolisation de Sarko et Ségo?

CELEBRATE YOUR REGIONAL LANGUAGE

It is something of a myth that there is a single French language. Unlike in England, where English holds total sway, in France there are multiple variations of French.

The total population of France is currently 66 million, of whom 3.5% - 2.2 million people - speak minority languages. These are not dialects - France has plenty of those - but real, separate languages. The biggest minority language is Alsatian, with around 750,000 speakers, followed by

Breton, Corsican, Occitan, Basque, Gallo, Catalan, Franco-Provençal, Italian, Tahitian, Ligurian, Portuguese, Romani, Vlaams and others. Speakers of these tongues are all becoming more vocal in demanding their rights.

The reality of French linguistic diversity has traditionally been denied and suppressed by bodies such as the Académie Française. And it's not difficult to see why: the competing ethnic and linguistic groups in France could, if given due deference, lead to the balkanization of the country and its ultimate dissolution. So runs the argument, anyway. In the past this has led to much injustice, such as Breton schoolchildren being forbidden to speak their own language in the playground.

One touchstone in the controversy is the European Charter of Regional and Minority Languages. France signed this treaty in 1999 - a bit late - but failed to ratify it, meaning that the French government has no responsibility to protect and cherish its native languages, leading to much regional disgruntlement.

The French are well known for their resistance to creeping Anglicization

It's a French paradox of the type that should by now be familiar. The République Française is a singular and indivisible State proudly unified under the French language, of course; yet it is also composed of a patchwork of chippy principalities that spent most of the Middle Ages shedding one another's blood and who are not quite able to quite forget the fact.

SWEAR LIKE CAPTAIN HADDOCK

Archibald Haddock is of course the sea-captain in *Les Aventures de Tintin*, famous for his distinctive style of cursing. Hergé did not invent this particular idiom - a mode of abuse in which the sound of the word is more important than its offensive content. Hergé himself was Belgian, but this style of denigration is widespread throughout the Francophone world. English-speakers couldn't call someone an 'hydrocarbon' or a 'brontosaurus' without seeming less insulting than puzzling, but for the French, the essentially tangential nature of the curse gives it its invective heft. Consider, for example, the following Haddock curses (or use them yourself):

amiral de bateau-lavoir (boat-washing admiral)

brontosaure (brontosaurus)

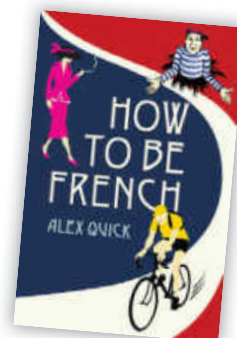
cow-boy de la route (roadside cowboy)

marchand de guano (guano-seller)

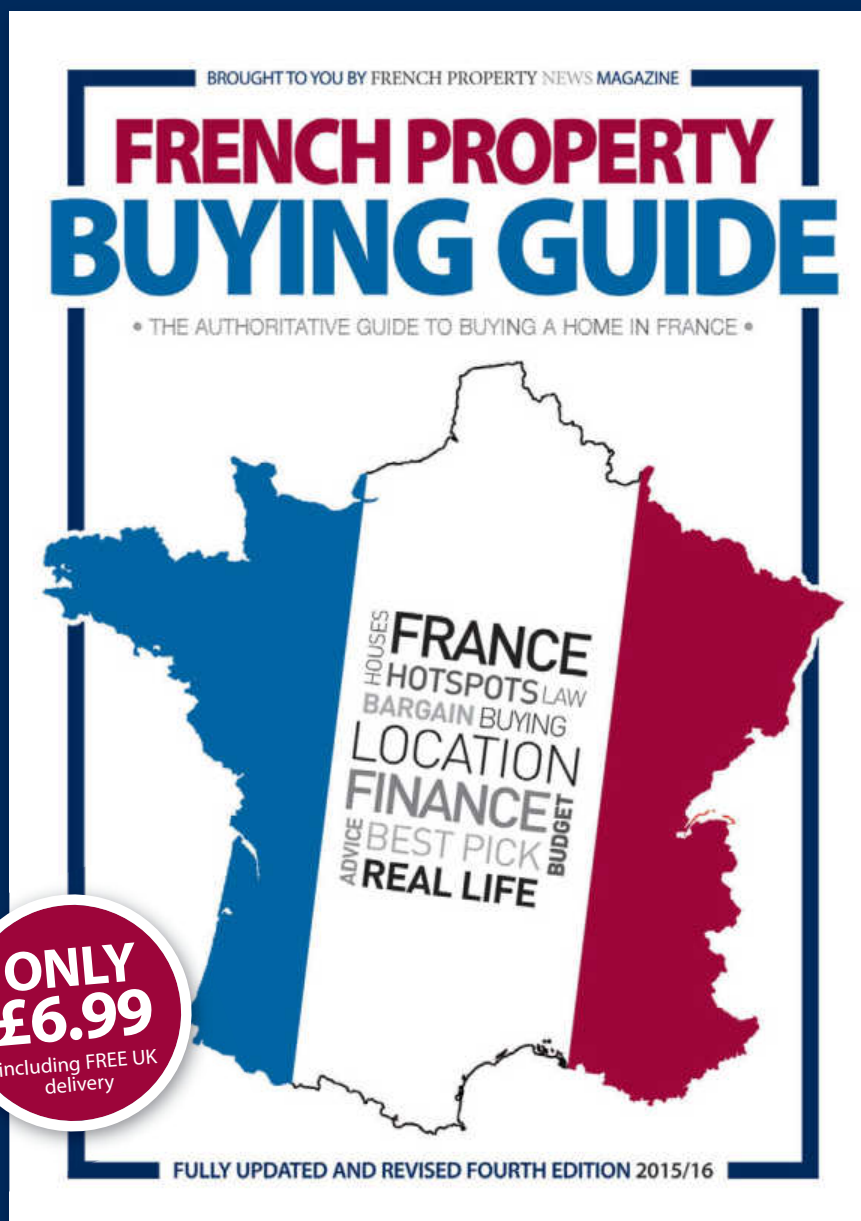
mérinos mal peigné (badly combed sheep)

And, of course, the ultimate insult: *végétarien!* **LF**

● Adapted from *How to be French*, Alex Quick with Cyn Bataille (Old Street Publishing, £8.99)



The **ULTIMATE** guide to **BUYING** in **FRANCE**



The fourth edition of the *French Property Buying Guide* has been fully updated for 2015/16 to include all the latest legal, financial and taxation changes related to the French property market and buying in France, with completely new guides to all the *départements* in mainland France to help you choose the best location for you.



ORDER YOUR COPY TODAY



www.subscriptionsave.co.uk/FPBG1



0844 848 8059 quote CMMFPBG5



Send a cheque made payable to Archant Community Media Ltd to: FPN, CDS Global, Sovereign Park, Lathkill Street, Market Harborough, Leicestershire, LE16 9EF

Please allow up to 28 days for delivery. Free UK delivery, please add £1 for delivery to Europe and £2.50 to the rest of world.

PRIORITY SUBSCRIPTION ORDER FORM



Archant Ltd, FREEPOST LE6423,
Leicester, LE87 9BY, UK

YOUR DETAILS (mandatory to complete)

Mr/Mrs/Ms	First name	Surname
Address		
Postcode		
Telephone	Mobile	
Email*		

*Please enter this information so that we can keep you up-to-date with important information about your subscription and exclusive offers that we think you'll enjoy. You can unsubscribe from these messages at any time.

GIFT RECIPIENT DETAILS (if giving as a gift)

Mr/Mrs/Ms	First name	Surname
Address		
Postcode		

SUBSCRIPTION DETAILS

For two or more subscriptions, SAVING an extra £5, please order online or call (details on opposite page)

SPECIAL INTEREST

Published 12 times a year:	Direct Debit every 6 months	Direct Debit annually	Credit/debit card or cheque	DELIVERED TO: Myself	Recipient
FRANCE Magazine	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
French Property News	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
EQ Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Canal Boat	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Sport Diver	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Your Chickens	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Sporting Shooter	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Rifle Shooter	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Published 13 times a year:					
Living France	<input type="checkbox"/> £11.99	<input type="checkbox"/> £23.99	<input type="checkbox"/> £28.99	<input type="checkbox"/>	<input type="checkbox"/>
Pilot	<input type="checkbox"/> £11.99	<input type="checkbox"/> £23.99	<input type="checkbox"/> £28.99	<input type="checkbox"/>	<input type="checkbox"/>
Country Smallholding	<input type="checkbox"/> £11.99	<input type="checkbox"/> £23.99	<input type="checkbox"/> £28.99	<input type="checkbox"/>	<input type="checkbox"/>
Air Gunner	<input type="checkbox"/> £11.99	<input type="checkbox"/> £23.99	<input type="checkbox"/> £28.99	<input type="checkbox"/>	<input type="checkbox"/>
Airgun World	<input type="checkbox"/> £11.99	<input type="checkbox"/> £23.99	<input type="checkbox"/> £28.99	<input type="checkbox"/>	<input type="checkbox"/>

REGIONAL

Published 12 times a year:	Direct Debit every 6 months	Direct Debit annually	Credit/debit card or cheque	DELIVERED TO: Myself	Recipient
Berkshire Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Buckinghamshire Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Cheshire Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Cornwall Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Derbyshire Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Dorset Magazine	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Essex Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Hampshire Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Hertfordshire Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Kent Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Lancashire Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Let's Talk	N/A	<input type="checkbox"/> £16.00	<input type="checkbox"/> £18.00	<input type="checkbox"/>	<input type="checkbox"/>
EDP Norfolk	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Somerset Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
EADT Suffolk	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Surrey Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Sussex Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Yorkshire Life	<input type="checkbox"/> £10.99	<input type="checkbox"/> £21.99	<input type="checkbox"/> £26.99	<input type="checkbox"/>	<input type="checkbox"/>
Published 13 times a year:					
Cotswold Life	<input type="checkbox"/> £11.99	<input type="checkbox"/> £23.99	<input type="checkbox"/> £28.99	<input type="checkbox"/>	<input type="checkbox"/>
Devon Life	<input type="checkbox"/> £11.99	<input type="checkbox"/> £23.99	<input type="checkbox"/> £28.99	<input type="checkbox"/>	<input type="checkbox"/>

PAYMENT METHOD:

1. DIRECT DEBIT Instruction to your Bank or Building Society to pay by Direct Debit

Service User Number	4 1 5 2 6 6	Reference (office use only)	
---------------------	-------------	-----------------------------	--

☐ Please start a subscription(s) by Direct Debit to the magazine as indicated above

Name and full postal address of your Bank or Building Society branch

To the manager (Bank name)

Address

Postcode

Name(s) of account holder(s)	
Branch sort code	Bank/Building Society number

INSTRUCTIONS TO YOUR BANK OR BUILDING SOCIETY: Please pay Archant Community Media Ltd Direct Debits from the account detailed on this instruction, subject to safeguards assured by the Direct Debit Guarantee. I understand that the instruction may remain with Archant Community Media Ltd and if so, details will be passed electronically to my Bank or Building Society.

Signature

Date

YOU MAY CANCEL THE DIRECT DEBIT AT ANY TIME AFTER THE FIRST PAYMENT IS TAKEN.

Banks and Building Societies may not accept Direct Debit instructions for some types of account.

PLEASE NOTE: If you are ordering more than one Direct Debit subscription they will be taken as a separate Direct Debit payment for each subscription

2. CREDIT/DEBIT CARD OR CHEQUE

<input type="checkbox"/> Please find enclosed a cheque made payable to Archant Community Media Ltd for	£
<input type="checkbox"/> Please debit my credit/debit card the sum of	£

Start Date	Expiry Date	Issue No (Mastro only)

Signature

Date

Archant Community Media Ltd, the publishers, would like to keep in touch, but acknowledging receipt of your order efficiently to sending you details of exclusive offers. Please tick here if you would rather not hear from us by post ☐ or phone ☐. We've teamed up with some great partners who would like to contact you occasionally but if you would prefer not to receive these messages tick here for post ☐ and phone ☐. If you'd like to hear from them by email tick here ☐ or SMS tick here ☐.

Choose from our great range

Visit subscriptionsave.co.uk/lfxmas
to see the full range



SAVE
£5

when you order two
subscriptions

Great reasons to subscribe

- ★ SAVE 54% by Direct Debit - from just £11.99 every six months
- ★ Or choose credit/debit card for just £28.99 for 13 issues and SAVE 44%
- ★ Receive a gift card with every order for you to give at Christmas



T&Cs: Gift subscriptions start with the first issue published in 2016. Your gift card will be sent to you once the order has been processed, for you to give on Christmas day. Order two or more subscriptions and save £2.50 off each subscription. We must receive your order by 05/12/15 to guarantee you will receive your gift card before Christmas. Personal orders will start with the next available issue, unless stated otherwise. FREE UK delivery. Direct Debit is a UK only offer. Please call +44 (0)1858 438840 for overseas delivery rates. Offer ends 31/12/15.

Source code: CLFX515A

© Hyman, Mazorovkov - Dreamstime.com

The perfect gift

from just **£11.99**

Treat a loved one this Christmas to a subscription. Each issue is delivered to their door – a reminder of your generosity every month!



SAVE up
to **54%**
13 issues a year



EASY WAYS TO ORDER

www.subscriptionsave.co.uk/lfxmas
0844 848 4211 quoting CLFXS15A

Lines are open 8am - 9.30pm Mon to Fri, 8am - 4pm Sat. BT calls to 0844 cost no more than 5p/min plus a 15p call set up fee, calls from mobiles usually cost more.

Do you love all things French?

Subscribe to *Living France*, *FRANCE Magazine* and *French Property News*, **SAVE 50%** – that's 37 issues for less than £74!



Your guide to moving to,
and living in, France




Britain's best-selling
magazine about France



The biggest and best UK
guide to French property

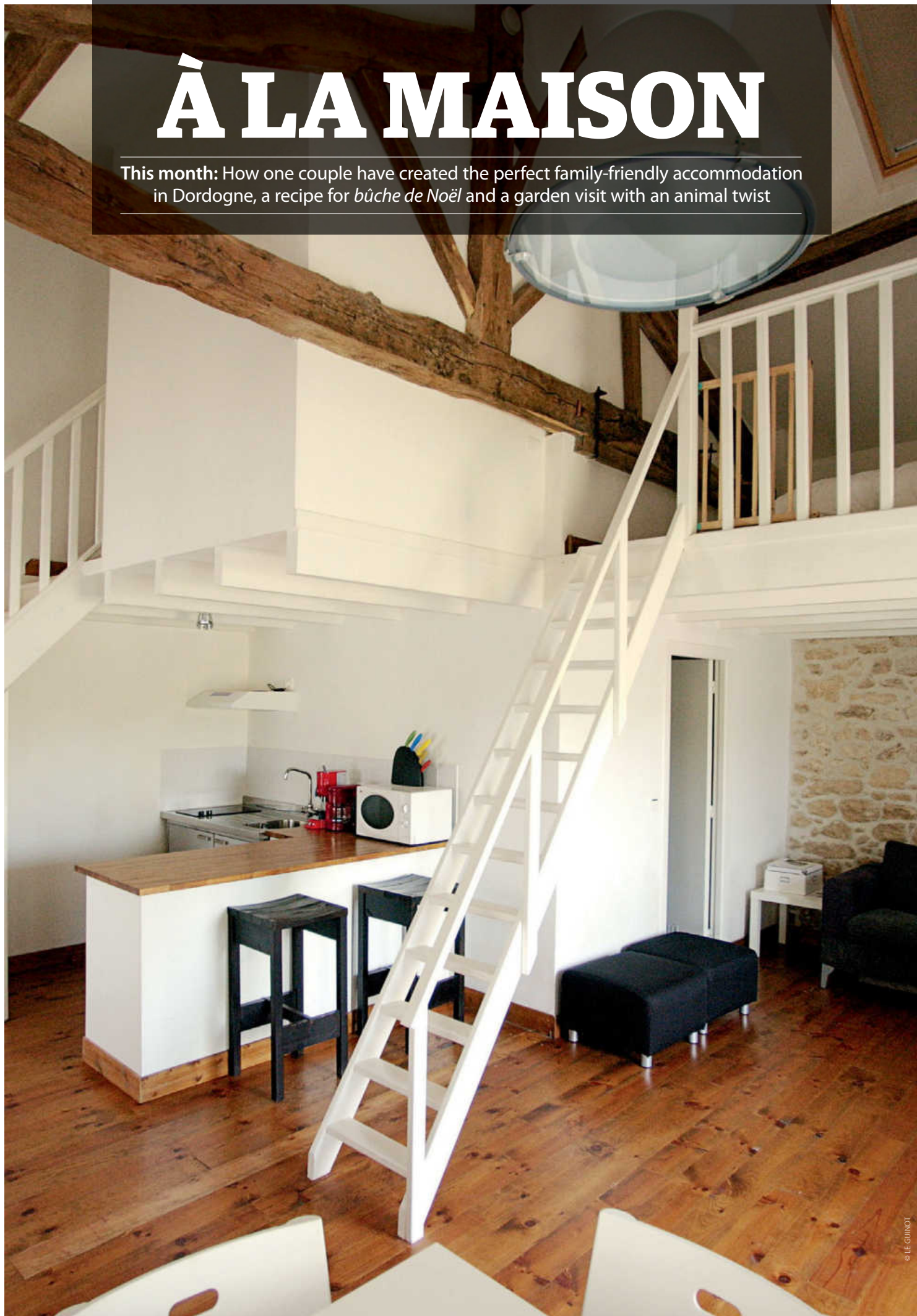
SUBSCRIBE TODAY:

 www.subscriptionsave.co.uk/Multi

T&Cs: Offer available online only. UK only offer. Offer is valid for a 12 month subscription to each magazine by credit or debit card. Cover price of each magazine is £3.99 and there are 12 issues per year of *FRANCE Magazine* and *French Property News* and 13 issues per year of *Living France*. Offer ends 31/12/15.

À LA MAISON

This month: How one couple have created the perfect family-friendly accommodation in Dordogne, a recipe for *bûche de Noël* and a garden visit with an animal twist



À LA MAISON



Clockwise from top left:
Iris grows herbs for Michiel
to cook with; music and
laughter are all part of the
fun here; the pool offers
hours of fun for children;
Le Guinot is praised for
being kid-proof



KID-PROOF COMFORTS

After more than a decade searching for the perfect property, Michiel Jaspers and Iris Courjaret swapped their hectic life in Belgium to set up a luxury family-friendly gîte business in France, as **Anna McKittrick** discovers

When it comes to running a stylish but family-friendly Dordogne retreat, one couple who know just what parents want from a luxury break in France are Michiel Jaspers and Iris Courjaret, who have been running their successful gîte and *table d'hôtes* business, Le Guinot, for more than a decade.

While it's been 10 years since the Dutch-Belgian couple made the move south, the seeds for their life in France were sown more than two decades earlier when they first discovered the charms the country had to offer.

The couple, who have six-year-old twin daughters Lou and Jill, have known each other for 22 years and enjoyed spending their first holidays together exploring France and

restaurant business in Belgium; Michiel was a chef so it was the logical way to do it," says Iris.

Michiel and Iris opened a restaurant and a café/bar in Mechelen, a small city between Antwerp and Brussels, but kept the idea for their French venture on the back burner.

Five years later, while visiting Iris's aunt in Dordogne, the couple decided to contact a few *immobiliers*, and much to their surprise, during their three-day break, they ended up finding what they'd long been searching for: the stunning manor house with vast potential, they now call home.

"It wasn't our intention to buy something because we still had the two restaurants, but we said: 'It's now or never,' and signed for the

were, starting their history into running a *chambres d'hôtes*.

At the same time, they set about converting the former wine warehouse, which was just a stone shell with a sand floor, into gîtes, with one completed the first year and the other four not long afterwards.

Their long-held dreams of running a gîte business, coupled with their wealth of experience of renovating properties in Belgium, meant that when it came to transforming the outbuildings into spaces for guests, they had a clear idea of how they wanted them to look.

While Michiel and Iris did much of the work, the bigger projects, such as the electricity and plumbing, were done by local tradesmen. But, when it came to the interiors, the couple firmly took charge.

"With the restaurants, we were always interested in interiors and looking for new trends while also combining antiques and old things from *brocantes* with very modern, very design-led pieces, so that's what we did again," says Iris; adding that they loved the creative process of planning the décor.

After transforming the outbuildings, the couple updated the stone manor house but adopted a different design tack here; choosing to make it less modern than the gîtes, as Iris describes: "We decided to keep it very authentic because all the old floors are still there, and we didn't want to spoil the look. We found a shop in Belgium that stocked the old wallpaper – a fabric style with French lilies – that dates from the 1920s."

The couple continued to offer bed and breakfast to guests in the manor house until they had their twin girls, who were born

"We decided to keep it very authentic because all the old floors are still here, and we didn't want to spoil the look"

discovering the joys of the French way of life.

"We didn't have much money so we went camping, but we always ended up sleeping in our car because our tents were such bad quality. So, for three years in a row we ended up first in the car and then in *chambres d'hôtes*, which we liked so much that we said, one day that's our future," remembers Iris.

In 1999, the couple took a career break, bought a camper van and spent six months travelling around France searching for a place to start their dream gîte or *chambres d'hôtes* business. "We looked all over France, except Dordogne, but we didn't find the perfect place; they were either too expensive or too complicated. So we went back and started a

property. We then had to sell our businesses in Belgium, which took a year-and-a-half, so it was only in 2005 that we could really move and start work on the building and renovating," adds Iris.

The former winemaker's property, which dates back to 1903, is situated on the edge of the village of Saint-Martin-de-Gurson, near Saint-Émilion, and consists of the main manor house and several outbuildings, including a farmhouse and a wine warehouse, which had all been left to go to wrack and ruin.

While the manor house didn't have any modern facilities, such as heating or insulation, it was habitable from the outset, so with a need to generate an income, the couple decided to live in the laundry room and rent out the five



Iris Courjaret and Michiel Jaspers are living the French dream

À LA MAISON



prematurely. It was too difficult to carry on with the *chambres d'hôtes* with two small children, and they decided to concentrate on the gîtes.

"While it's a beautiful house, it has wooden floors, old doors and everything makes a noise when open and close it. We wanted the accommodation to be a certain standard and quality, and you just can't do that with children in the house," explains Iris. Therefore they now focus their energies on the gîtes and the *table d'hôtes* service they offer.

With their background in running restaurants, it was natural for the couple to weave a culinary aspect into the offering that guests at Le Guinot can expect. While families can cook in their own kitchens or together in the communal kitchen space, there's also the chance to sample some of Michiel's delicious cuisine on six nights of the week.

Michiel loves having *carte blanche* when devising his menus and enjoys visiting the markets to shop for seasonal produce. He creates his inventive dishes that draw on his French culinary training mixed with Asian flavours and Italian influences.

"When people arrive, we have a gastronomic dinner and everyone sits together on one big table and gets to know each other. The children eat first so they can play afterwards or go to bed, and then the parents have a quiet evening for themselves," says Iris.

Both pages clockwise from top left: Children are treated to an early evening meal so parents can relax while children play; *pétanque* court; Saint-Émilien; the garden offers secluded seating areas; home comforts. **Centre right:** Chef and host Michiel



The couple have thought of everything that families could possibly want on a break

On other evenings, guests can enjoy barbecues, informal suppers or visits to the nearby *marchés gourmandes*, a lively evening market brimming with food stalls that takes place in villages across the department throughout the summer months.

In addition to offering guests the chance to enjoy delicious food in relaxed surroundings, it ties in with the family-friendly ethos that the couple were keen to create in their corner of Dordogne.

"When we first started, we were at the age when we wanted children ourselves, and we thought there weren't a lot of places that were in between a hotel and a camping site for families, who wanted a bit of quality but also for their kids to have a nice time," enthuses Iris; adding that they provide cots, high chairs, children's beds and toys galore.

The couple have thought of everything that families could possibly want on a break, with the one-hectare of grassland encompassing a playground, a trampoline, a sandpit, a mini farm with donkeys, sheep and a pony, a *pétanque* court, a lounge area, a sauna, a Jacuzzi and a heated pool surrounded by a gate and alarmed to ensure the children stay safe.

The bucolic life not only suits Iris and Michiel but is also proving to be a fantastic place for their daughters, who attend the small local school, to grow up. And, of course there's also the chance to make endless new playmates from across the world when families come to stay at Le Guinot.

"They really love it and think it's wonderful to always have friends around and have children to play with," explains Iris, who says they have settled into village life and made a network of French and English friends.

The couple were also well and truly bitten by the property bug, and after renovating Le Guinot they spotted a village house on the market that they purchased in 2009, initially as a place for their families to stay, but now La Maison aux Volet Bleus is run as a self-catering let along with Chartreuse des Moulins, a vast manor house they fell for in 2010.

"In France there are so many old, beautiful properties, which are empty and it's very seductive to do something with them, especially as they are still affordable," enthuses Iris.

While it's tempting and almost impossible not to look for other projects, Iris says that for now they're content as they are. "Over the years



we've done a lot of work and we have just started to get everything well organised, but never say never," she laughs. "Sometimes we're tempted to think about having a restaurant or a bar because there are lots of opportunities. But, you can't do everything, so for the moment it's perfect as it is." **LF**

www.leguinot.be

À LA MAISON

Flavours of France

BÛCHE DE NOËL

For sheer indulgence at Christmas, try this traditional chocolate gâteau with a delicious glass of dessert wine to match



BISTRO CLASSICS

Serves 8

- 3 eggs
- 75g caster sugar, plus 2 tbsp extra to dust
- 65g self-raising flour
- 25g cocoa powder, plus extra to dust
- 125g unsweetened chestnut purée
- Icing sugar
- 1 tbsp brandy
- 300ml double cream
- 300g dark chocolate

1 Pre-heat the oven to 180°C (160°C fan). Grease, line and flour a 23x33cm Swiss roll tin. Using electric beaters, whisk the eggs and sugar together in a large bowl until it has tripled in volume and is very pale. Sift over the flour and cocoa powder and very lightly fold into the egg mixture until incorporated. Pour into the prepared tin, smooth flat and bake for 10-12 minutes until risen and springy to the touch.

2 Lay a sheet of baking paper on a lightly dampened tea towel and sprinkle with the 2 tbsp caster sugar. Turn the cake over onto the paper and leave to go cold with the tin still in place.

3 Meanwhile, place the chestnut purée, icing sugar and brandy in a food processor and blend until smooth. Whip half the cream in a bowl until soft peaks form and then gradually beat in the chestnut purée mixture until thickened. Chill until required.

4 Place the remaining cream and half the chocolate in a small saucepan and heat very gently, stirring, until the chocolate is melted and smooth. Transfer to a bowl, cool and chill for an hour. Remove from the refrigerator and beat until thick.

5 Meanwhile, melt the remaining chocolate in a bowl set over a pan of gently simmering water, do not let the bowl touch the water. Stir until the chocolate is melted and pour onto a marble or clean wooden board. Spread thinly and leave to set.

6 Remove the cake tin and carefully peel away the paper. Spread the cake with chestnut filling leaving a 2cm border. Roll the sponge up from one narrow end to form a roll. Transfer to a cake board, seam down. Spread the chocolate icing over the top and sides.

7 Cut or crumble the set chocolate into long pieces and press over the cake to resemble a log. Dust with icing sugar and serve in slices.

THIS MONTH: *Bûche de Noël*

Louise Pickford bakes the perfect festive treat

Christmas celebrations differ enormously from country to country and many of these are centered around food. We Brits are all very familiar with the ubiquitous turkey, trimmings and Christmas pud – so what happens in France?

Firstly the main meal is not enjoyed on Christmas Day. In France, it is on the evening of 24 December that families gather to celebrate and eat, and my French friends all say that there is not one single dish that stands alone as being ‘a classic’ French Christmas dish. I suspect this also differs from region to region, as so much of the cuisine does in France.

However, there are a couple of dishes that do spring to mind when thinking about Christmas in France and one of them is the *bûche de Noël*.

The history of this gâteau is steeped in myth and predates medieval times. In order to welcome in the winter solstice signaling the end of winter and the beginning of spring, people would gather to celebrate by burning logs decorated with holly and

The decorations vary from a simple frosting to chocolate bark and even piped meringue mushrooms and marzipan holly leaves

berries. The ashes were believed to hold medicinal qualities and protect people from evil spirits.

Remarkably the tradition survived through the ages becoming more elaborate and it was eventually transformed into the cake that we know and love today, and that was first noted in France in 1879. At the time, it was certainly considered the Christmas dessert.

There are so many different versions of *bûche de Noël*. It is a chocolate genoise sponge or roulade filled with cream, which is rolled into a log and covered with chocolate ganache, and decorated in many different ways to resemble the original log.

The chocolate sponge can be filled with flavoured cream and the decorations vary from a simple frosting to chocolate bark and

even piped meringue mushrooms and marzipan holly leaves. I like to use chestnut purée in the filling and then a simple chocolate-cream frosting. The ‘bark’ is just melted chocolate allowed to set and cut into strips to look as much like a log as possible. It’s simple but effective and tastes wonderfully indulgent. The perfect Christmas treat!



Louise Pickford is a food writer and stylist with more than 25 cookbooks to her name. She lives in Charente with her food and lifestyle photographer husband Ian Wallace.

ON THE MENU NEXT MONTH... ... IT'S CONFIT DE CANARD

Read all about this winter warming dish of duck and try your hand at creating it at home for the family.



What to drink...

Master of Wine **Richard Hemming** suggests three wines to get you in the Christmas spirit

Chocolate is a tricky ingredient to match with wine. Only a few really do it justice. In Roussillon, they have been quietly producing the sorts of sweet wines that make ideal bedfellows with chocolate for many centuries. Three villages lend their names to the *appellations contrôlées* that appear on the labels of: Maury, Rivesaltes and Banyuls.

Technically, they are classified as *vins doux naturels*, which determines the specific methods that must be followed in their production. The most pertinent is known as *mutage*, whereby distilled alcohol is added to a wine shortly after it starts fermenting. The effect is to instantly kill the yeasts, stopping them from consuming all the sugar, as they would for a normal dry table wine. The resulting concoction contains both plenty of sugar and plenty of alcohol, all thanks to the fortification process.

Sound familiar? Port from the Douro valley in Portugal is the world's best

known example of this style, and French *vins doux naturels* share many similarities. One main difference, though, is in the grape varieties used.

Vins doux naturels come in two colours. The reds are based mainly on Grenache, the key ingredient of the Rhône Valley stalwart, Châteauneuf-du-Pape, while Muscat is the main grape for whites.

For this recipe, I'd favour the red versions. Their rich, ripe berry flavour has a natural affinity with chocolate, and often displays a nutty sort of character that would match the chestnut purée. Plus, the spirit used for fortifying these wines is brandy – nicely echoing an essential part of the *bûche de Noël*. Specialist wines such as these can be tricky to track down. Many supermarkets don't stock them, and those that do, tend to offer cheap versions that are best avoided. There is one notable exception, from Waitrose, which I have listed below along with two others that are worth making a special effort to find.



Poudroux, Seriously Plummy NV Maury
£10.99/half Waitrose

The best of the supermarket offerings, this is fiery and rich with plenty of sweet, dark fruit flavour. Try serving it very slightly chilled to mellow that fiery character.



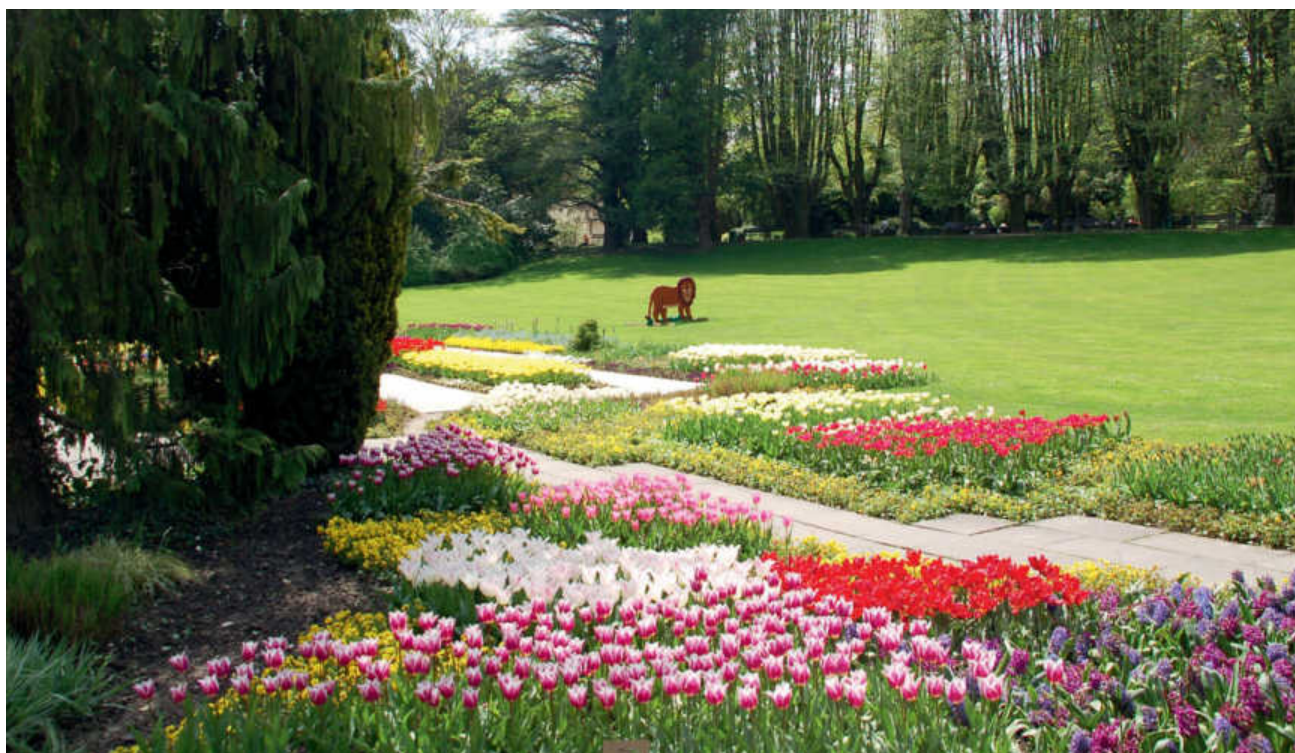
Fontanel 2011 Maury
£17.50 stonevine.co.uk
Exemplary stuff: overripe red fruit, with great intensity and a lovely smoky scent – full on but not overbearing. A gentle giant that will bring some wow factor to your Christmas celebrations.



Cazes 2010 Muscat de Rivesaltes £9.95/half WineTrust100.co.uk and independents nationwide
If you fancy trying white instead of red, this is a classic example of sweet, fortified Muscat from a producer in Rivesaltes, with a spiky kick.

Avant gardening

A trip to a zoological park in Alsace and a good helping of Brussels sprouts are in store for **Sue Bradley** as the winter chills begin to bite



Le Parc Zoologique et Botanique at Mulhouse in the Alsace region is home to more than 1,200 animals belonging to 190 different species, including polar bears, Asiatic lions, Siberian tigers and Malayan tapirs.

It's also a plant-lover's delight with landscaped gardens offering beautiful vistas throughout the seasons.

Located some 241 metres above sea level on the outskirts of the city, the 25-hectare park was created by a group of industrialists in 1867, and still has 20 mature trees and a large conifer area that date back to its earliest days.

In the years since, the gardens have amassed more than 3,000 different types of

plants, earning them a reputation as one of the greatest botanical collections in the north of France.

Come April, visitors are regaled by the spectacle of more than 45,000 tulips (*above*), along with thousands of daffodils and hyacinths, while May is the month to enjoy more than 400 varieties of rhododendrons and some 500 different irises. Hydrangeas go on to fill an area of the park with colour in July, while dahlias steal the show during late summer.

Other collections include peonies, day lilies and grasses, along with topiary shaped into fantastic forms. There is a garden for the senses featuring plants chosen for their perfume and texture, and a romantic pool reminiscent of the spirit of an earlier age.

The park was regarded as a model for zoological gardens during the 19th century, and is still highly respected today for its participation in international programmes to safeguard endangered animals and plant life. This conservation work, which has been going on for more than 30 years, includes a rock garden dedicated to plants from Alsace, some of which are especially rare and much admired.

One area features species from the floodable prairies of the Rhine plain, such as the Siberian iris, bladder nut and the long-leaved speedwell, and there is also a rockery in which hill plants located between the Rhine plain and Vosges mountains grow.

www.zoo-mulhouse.com

THINGS TO DO IN THE GARDEN THIS MONTH

1 Harvest leeks, cabbage and other root crops and put a few into storage, just in case heavy frosts make digging impossible.

2 Prune apple and pear trees now they are dormant to help ensure you get a substantial crop next year.

3 When the weather allows, continue rough digging clay soils on dry days so that frosts can help break up lumps.

4 Plant shrubs or trees now and they will then be ready to put on growth in spring. Buying bareroot plants will save money.

5 Tender plants will need protection from frost. Cover with garden fleece or bring plants into a frost-free place for winter.

In season

BRUSSELS SPROUTS

Christmas dinners simply aren't complete without Brussels sprouts. Whether accompanied by chestnuts or tasty smoked bacon, or served *au naturel*, this small yet mighty vegetable comes into its own during winter, when frosts add a certain something to its distinctive flavour.

The Brussels sprout we know today was developed in Belgium during the 1750s. Nowadays gardeners can grow several cultivars, including the early to mid-season-cropping 'Abacus' and the sweet-tasting 'Trafalgar'.

Sow Brussels sprout seeds in March or April and move young plants to their final growing position in rich soil in a sheltered sunny spot from mid-May, making sure they're well spaced. A top dressing of high-nitrogen fertiliser in July helps to ensure these hungry plants get sufficient nutrients to produce good-sized crops.

Harvest sprouts when they're about the size of a walnut by giving them a sharp downwards tug. Early varieties are usually ready to pick from August.

Protect crops from birds, especially pigeons, and the caterpillars of large white butterflies, and watch out for cabbage root fly, the larvae of which feed on roots. Diseases affecting sprouts can include club root, which is a problem particularly encountered by growers with acid soils.



My French garden

Terry Hall and her husband John bought a Breton longère in a hamlet near Fougères in Ille-et-Vilaine in 2003. Since retiring a couple of years ago, they have been able to spend more time creating a garden to be proud of

What was your garden like when you first arrived?

It was a blank canvas – a large square patch with pathways around the four sides but with no features apart from a leaning pear tree and a few beautiful peonies, which still thrive in the rich soil. The garden was overrun with weeds and grasses from our neighbouring field.

How have you developed it?

Working on a small patch at a time, I have added extra paths criss-crossing the garden that lead to a central gravel area. Here there is a gazebo which provides welcome shade.

My French neighbour, Janine,

has provided me with lots of cuttings and seeds from plants that grow well in this area, which has been a real help.

How do you maintain your garden when you don't live there all year round?

We can't get over to Brittany as much as we would like, but we enjoy our days in our Brittany garden as often as we can. Living in Portsmouth means that we can easily get to France thanks to a great choice of arrival ports all within just three hours.

Our neighbours are very helpful and keep an eye on the garden. We have been lucky so far with watering, as apart from

one very hot year, the garden seems to need very little additional watering. We have three water butts to collect rainwater just in case.

What grows well in your garden?

Poppies, hollyhocks and forget-me-nots self-seed every year and roses seem to thrive and grow over the archway, which provides height to the garden. The lavender and buddleia attract beautiful butterflies and pollinating insects. In the spring, there are the daffodils, tulips and primroses, which came with the garden. We have two plum trees and two cherry trees, an apple tree, a peach tree and a huge walnut tree in our small field that runs alongside the garden. We also have a soft fruit



patch with raspberries, redcurrants and blackcurrants, as well as a mulberry bush, which has yet to bear fruit. There is more than enough fruit to keep us busy making jam – over 30 jars this year! We have branched out into fruit cordials too with added Calvados, which goes down well with the neighbours.

ARE YOU A
KEEN GARDENER?

Email us at editorial@livingfrance.com



The dream of buying a French property comes a step closer as the France Show returns to London in January

It's back for 2016: the UK's biggest celebration of France, from dream houses to food, wine and holidays. A blend of fun and all things property related, the France Show takes place at London Olympia from 29-31 January 2016. It's a not-to-be-missed event for anyone looking to buy a house across the Channel.

A weak Euro, low French mortgage rates and stable house prices in France means it's a great time to take a step towards buying your very own place in the sun. The French Property Exhibition at the France Show provides all the help you need to make your dream a reality. For a whole weekend in January, London Olympia will be packed with estate agents selling houses from across France. Professionals with in-depth knowledge of buying property and living in France will also be on hand, so if you're in need of advice on finance, law, removals, currency or starting a business, this is your opportunity to ask the experts. In the Property Theatres, a packed programme of seminars will shed light on key topics for househunters. These sessions, lead by those in the know, are a chance to get in-depth information to help you make the right choices. Whether you're considering where to buy, want some advice on banking or need to know

more about inheritance law, don't miss these seminars. Throughout the weekend, experts will also be on their stands to answer your questions, so make sure you don't miss out.

The France Show is also the place to indulge your love of France and there will be plenty of chances to do just that over the three days. Find out more about what the different regions have to offer from tour operators and travel experts and pick up tips on improving your French in the Language Theatre. At the Flavours of France stage, comedians Tony Hawks and Ian Moore, bestselling

author Carol Drinkwater, Savoy-trained chef Guy Wolley and Sunday Telegraph wine expert Susy Atkins will be throwing the spotlight on French culture.

When you've completed your property research, head to the show's huge French market to shop for regional gastronomy and artisan products. And don't forget to book in for a Bordeaux wine tasting with experts. If you find your dream property at London Olympia you'll really have a reason to raise a glass or two!

A visit to the France Show is a not-to-be-missed mix of inspiration and essential advice; what better way to start 2016?



In association with **FORTH**
CAPITAL

29-31 January | Olympia, London

Buy tickets now & SAVE

Get your tickets for just £8 each until 8th January 2016

(£16 on the door) at www.thefranceshow.com/tickets

or by calling **01242 264777*** Promotional code FPL44

*a handling charge of £1 per order applies



The France Show is also the place to indulge your love of France and there will be plenty of chances to do just that over the three days



Essential advice for property hunters

Ask the agents

The French Property Exhibition at the France Show will be packed with English-speaking agents selling property from across France. Across the Channel agents tend to be local to their patch, this means they are experts on where they sell houses.

Talking to them face to face is the best way to discover everything you need to know about the market in the area in which you're hoping to buy.



Get free expert advice

Armed with your France Show ticket you can attend the seminars in the Property Theatres for free. Every session covers an important aspect of life in France, from buying property and running a business to specialist legal and tax advice. All seminars are lead by experts, who'll be sharing the kind of indispensable advice you'll need for making your French dream a reality.



Be realistic

When talking to agents, currency and mortgage experts, it is helpful if you have a good idea about the state of your finances. With an overview of your personal situation, experts will be able to give you more tailored advice. Even if you don't know the exact figures yet, with so many properties to choose from, having a rough-but-realistic budget in your head means you can focus on houses that are within your reach.



Come prepared

There's so much going on at the French Property Exhibition it can be hard to know where to start. Before you arrive, consult the online show guide (available in advance of the event at www.thefranceshow.com) so you can plan your visit.

To get the most out of the show, jot down any key questions you want to ask the exhibitors; it's easy to get distracted on the day!



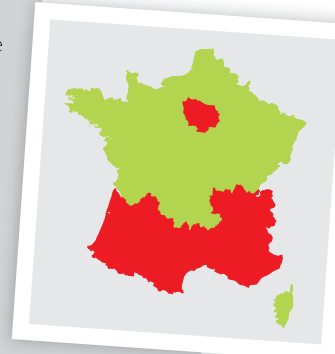
Property news

Whether you're planning your move to France, or are already living there, we bring you the latest from the world of French property



NEWS IN BRIEF

A study by French mortgage bank Crédit Foncier has revealed that property purchases in France are concentrated in six main regions. Île-de-France, Midi-Pyrénées, Provence-Alpes-Côte d'Azur (PACA), Aquitaine, Rhône-Alpes and Languedoc-Roussillon together accounted for 78% of private rental investments by French buyers in the first half of 2015. Île-de-France was top with 20.5%, followed by Midi-Pyrénées (15.4%) and PACA (12.2%).



Mortgage broker, International Private Finance, has launched a series of regional French mortgage guides providing information on the mortgage options available for international buyers in different areas of France. The first guide was released in October and covers the Alps, with an overview of the financing options available, mortgage providers to consider and an indication of the rates available. The guides will be published on a monthly basis with the complete set available early 2016.

www.internationalprivatefinance.com/french-mortgages-in-the-alps

Snow business

Last season, France overtook the USA becoming the world's top ski destination, recording 53.9 million ski days compared to 53.6 million for the USA, according to the Domaine Skiables de France organisation. The country's popularity with skiers is continuing to attract property buyers to its Alpine resorts, who are looking for a mixture of personal use and rental return with their purchases.

Property agents Knight Frank and Savills have both recently released reports into the Alpine property market, which reveal that the majority of buyers surveyed are looking to rent out their properties while they are not using them, in order to at least cover

their costs, if not make a profit. As a result, buyers are concentrating on popular ski resorts within two hours of a major airport, but they are also looking for areas that are popular with summer visitors too.

According to Knight Frank's Prime Ski Property Index, the airports of Geneva and Lyon saw a million more passengers arrive during the summer months compared to the winter ski months, a result of a big push by tourism and property professionals to market the Alps as a year-round destination for holidaymakers.

The leading prime resorts in the Knight Frank Index were Val-d'Isère and Méribel, which saw a 5.8% and 4.5% annual price

growth, respectively, in the year to June 2015. Courchevel 1850 continues to be the most expensive prime resort with an average price of €25,000/m². However, British buyers are in a much stronger position thanks to favourable exchange rates, with a €1 million property working out at 11% cheaper in July 2015 compared to a year previously.

There has been a noticeable increase in the number of transactions of Alpine property with Knight Frank recording more than double the number of sales in Megève in 2014 in just the first six months of 2015.

www.knightfrank.co.uk

www.savills.co.uk

Social charges

In accordance with the ruling by the European Court of Justice (ECJ), the French government has confirmed that refunds on social charges paid by non-residents can be claimed. Claimants must be registered under the social security scheme of another state within the EU, EEA or Switzerland and have until 31 December of the second year following the year in which the charges were paid – i.e. those who paid in 2013 have until 31 December 2015 to claim a refund. However, a new proposal by the French government could see social charges being allocated to pension funds instead of social security, making them a tax (*impôt*) rather than a contribution (*cotisation*), meaning that non-residents would have to pay them. If approved, the changes could come into effect in January 2016. Claimants are advised to submit their claims as soon as possible.

PICK
OF THE
MONTH



FRANCE PROPERTY SHOP

Carrie Marsh, from Pastures Greener, has chosen this chalet near Les Gets in the French Alps as her property pick this month. On the market for €480,000, the chalet offers three bedrooms, one bathroom and an open-plan kitchen, living and dining area. The chalet has a good-sized garden with two terraces, a large garage and exterior parking space. There is a spacious utility room and cellar offering plenty of storage space for ski equipment. Located between Les Gets and Morzine, the chalet is in a great location for both skiing and summer hiking and Geneva airport is a 75-minute drive away.

www.pasturesgreener.net

View thousands of
properties today

visit
www.francepropertyshop.com
Your essential guide to buying property in France

FRANCE
PropertyShop
Brought to you by
FRENCH FRANCE France

Don't forget to sign up for the weekly newsletter

CURRENCY NEWS

Uncertainty grows as 2015 draws to an end



Davide Ugolini, CFX dealer at Currencies Direct, highlights the financial trends for this month

As the year comes to an end, it's time to look to the year ahead. Overall, 2015 has been a positive year for the UK economy. With increases in wages, a strengthening job market and steady GDP growth, investors are increasing their bets that UK policymakers will want to start raising interest rates next year. However, the Bank of England remains cautious in its approach and is closely monitoring inflation, which remains well below its 2% target.

Despite a slowdown during the summer, the UK stands to grow by 2.5%. After three consecutive quarters of falling manufacturing output, the UK enters its final quarter with growth hitting its fastest rate. Sterling put in an impressive performance against the euro over the past year, thanks to a substantial improvement in economic activity and the prospect of monetary normalisation in the near future. The divergence of monetary policies between the UK and the eurozone is likely to further support the pound.

The eurozone's recovery is finally consolidating. However, the slowing of global economic activity is cause for concern to the eurozone. The euro has been kept weak by the European Central Bank (ECB), and though it tried to make up for some of its losses after the summer, those gains were limited and short-lived. It only took the press conference following the October meeting of the ECB's Monetary Policy Committee for those gains to disappear. Interest rates were left unchanged, but ECB President Mario Draghi managed to surprise investors during the press conference. Investors were caught off-guard as they were presented, not only with the very real possibility of more easing in December, but also with a central bank that's actively exploring lower deposit rates; extending the deadline on its quantitative easing programme; and potentially increasing the size of it.

Investors couldn't sell their euros quick enough as the implications of Mr Draghi's speech hit home. The upshot is that, before the pre-Christmas ECB meeting, we could see a market that's inundated with euros.

Uncertainty as we near the end of 2015 is mounting and the world's central banks will try to rid investors of their fears. Before Christmas, the US Federal Reserve will meet to decide whether the time is right to normalise its monetary policy and start raising interest rates. The Fed's decision will have implications for the UK: The Bank of England is expected to follow suit, so a lift-off for US rates should also clear the UK's for launch.

www.currenciesdirect.com

GBP to EUR



Three of a kind

A recent study revealed that Île-de-France, Midi-Pyrénées and Provence-Alpes-Côte d'Azur are the most popular regions with French property buyers (see page 64). **Emma Rawle** takes a look at what's available



€318,000

Val-d'Oise, Île-de-France

1 Located a 10-minute walk from the centre of Herblay, this apartment is ideal for commuting into Paris as the capital is just a 20-minute train ride away. The town of Herblay has shops, restaurants and good transport links. South-facing and with views over the River Seine and the Saint-Germain-en-Laye forest, this apartment is situated on the third floor of a residence and has a large balcony to enjoy the views from. The apartment offers three bedrooms, a bathroom, a spacious living and dining room and a fully equipped kitchen. There is a secure parking space and two swimming pools, two tennis courts, a fitness gym, playground and library within the residence.

www.leggettfrance.com

Tarn, Midi-Pyrénées

2 Beautifully restored to a high standard, this country residence has retained many original features including tiled floors, beamed ceilings and the original fireplaces and staircase. There are three bedrooms, one of which is en suite, two further bathrooms, a kitchen/dining room, a separate dining room and two living rooms. One of the living rooms was originally a stable block as has attractive exposed beams and an archway over the patio windows. The house sits in an acre of land with a large swimming pool, and is within easy reach of the towns of Salvagnac and Rabastens and the A68 *autoroute* for Toulouse airport. There is a barn in the grounds, which could be converted.

www.agencelunion.com



€385,000



€650,000

Vaocluse, Provence-Alpes-Côte d'Azur

3 In a hamlet just five minutes from Vaison-la-Romaine, you will find this beautifully restored farmhouse that has been divided into three dwellings. There is a four-bedroom cottage with two sitting rooms and a kitchen, a one-bedroom house with a sitting room, and a one-bedroom duplex apartment situated above the garage. There are plenty of traditional features, including blue shutters, tiled floors, exposed wooden beams and open fireplaces. The farmhouse has an enclosed courtyard with a swimming pool and two terraces with far-reaching views over the surrounding countryside. Avignon is an hour's drive and Marseille airport is 90 minutes away.

www.duvalagents.com

Are you thinking of moving to France?

A Complete Guide to Living in France is essential reading for anyone who is looking for reliable, practical advice on living in France



Have you always dreamed of living in France? Are you now ready to take the first step and need advice on how to turn that dream into a reality?

Look no further, as this fully updated practical guide covers every aspect of your move to France, from finding somewhere to live to settling in to your new community.

CHAPTERS INCLUDE:

- Successful househunting
- The buying process
- French mortgages
- Removals tips
- Renting a property
- Inheritance law and tax
- Pensions advice
- Setting up a bank account
- Choosing a telecoms provider
- Finding tradesmen
- Connecting to utilities
- Choosing a school for your children
- Home insurance
- French health care system
- Finding work
- Setting up a business
- Registering a car
- Getting married
- Starting a family
- Retirement activities
- Taking pets abroad
- Fitting in and making friends

PLUS

- Handymaps
- Useful vocabulary and phrases

ORDER YOUR COPY TODAY

 www.subscriptionsave.co.uk/CGLF



0844 848 8059



Send a cheque made payable to Archant Community Media Ltd to: Complete Guide to Living in France, CDS Global, Tower House, Lathkill Street, Market Harborough, Leicestershire, LE16 9EF

Free delivery to the UK. Please add £1 for P+P for Europe and £2.50 to the rest of the world

Ask the experts

Whether you're planning your move to France, or are already living there, our panel of professionals aims to keep you fully informed with the best advice for every eventuality

COOLING OFF

Q *My husband and I recently travelled to France to sign the compromis de vente for a property we hoped to purchase. As our appointment was first thing in the morning, and we had only arrived the previous evening, we did not have time to view the property again before the signing. It was only when looking around afterwards that we spotted a few issues that we had overlooked on the previous visits. We returned to the UK a couple of days later and after much agonising, decided to withdraw from the purchase. We sent an official letter by courier which was 'signed for' by the notaire on the last day of the cooling-off period. This was now five weeks ago, and although the compromis stated that our deposit monies should be returned within three weeks, we have not received our money back. Our spoken French is not wonderful, so we have emailed (rather than telephoned) on several occasions, but have not had a reply. Is this normal? Should we be worried, and how do we sort it out?*

KATH RISELY

A The 10-day cooling-off period does offer immense protection for a person who may wish to buy a property in France. It offers the opportunity for someone to consider their situation and perhaps decide that the purchase may not be right for them. It starts when a copy of the contract, after signature by both parties, is sent to the buyer by registered post or

handed to the buyer in person by a *notaire* if the buyer signs it at the *notaire*'s office.

In this case, the situation is apparently that there were some particular problems with the property that had not come to light previously; if that is the case then the decision to withdraw is understandable. It is not, however, necessary for the buyers to justify why they do not wish to proceed: they are perfectly at liberty, within the 10-day period, to cancel the purchase on a whim. And withdrawal by one member of a couple would terminate for both.

However, the timing and method of notifying the withdrawal are strict: it must be served in person or by registered post at least. In this case, it appears that the notice was sent within the required time period, and by courier, so that would be suitable.

If the termination is notified properly, then the *notaire* is obliged to refund the deposit within 21 days. If this has not happened, the next step may be to complain about the *notaire*: there are ways in which a complaint can be raised. The assistance of a specialist solicitor in England may help.

MATTHEW CAMERON

REPEAT BOOKINGS

Q *How can I improve the service I offer guests at my holiday let to create more income and get repeat bookings each year? To compete with others, I know I need to offer something special.*

ELEONORA GLADWELL



A Customer service is important these days, so expanding guests' holiday experience can create repeat bookings - and increase your profitability.

If you live on-site, you might offer meals to your guests as an extra, whether breakfast or a home-cooked dinner. To keep things simple, have a single set menu with vegetarian and allergy options, using fresh, local ingredients. Other ideas are selling a picnic for lunch or organising a communal curry, wine-tasting or barbecue night.

Make recommendations for wines from an exclusive, friendly local vineyard and maybe sell local, homemade products to your guests. Could you offer baby-sitting for parents who want an evening out?

Activities and courses mean either passing on your own expertise or buying it in locally. Arrange painting classes or landscape photography or you could help guests improve their French with classes.

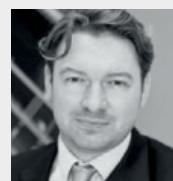
The experts



MATTHEW CAMERON is partner and head of the French Legal Service team at law firm Ashton KCJ www.ashtonkcj.co.uk



GLYNIS SHAW is joint MD of French Connections holiday rentals and property sales online. www.frenchconnections.co.uk



JOHN BUSBY is private clients director of French Private Finance, specialists and advisers in French mortgages. www.frenchprivatefinance.com



The 10-day cooling-off period does offer immense protection for a person who may wish to buy a property in France

bank had cashed in the cheque then it would be wired into your general account.

Regarding the cessation of the €300 debit, it may have been that the bank interpreted your initial letter as a *capital restant dû* and therefore stopped the debits in anticipation of a final payment. I'm sure that unless they receive a final payment soon then the €300 payments would resume fairly promptly.

The process of removing the bank from your deeds is called the *mainlevée hypothécaire*. This happens automatically two years after the loan has been settled, but if you wanted it to come off sooner, you would need to write to your *notaire*, who would start the process for you. Of course, this would come with a fee, albeit smaller than the cost charged when your *notaire* carried out the *frais d'hypothèque*, which was the process of putting your bank on your deeds. Costs for a *mainlevée hypothécaire* are usually about a third of those charged for the *frais d'hypothèque*, which vary by region and property type, but are normally around 0.5% - 1.5% of the loan amount. Therefore, if you can remember the cost of your *frais d'hypothèque*, it will be about a third of this.

JOHN BUSBY

Tax rates, scope and reliefs might change. Any statements concerning taxation are based upon our understanding of current taxation laws and practices which are subject to change. Tax information has been summarised; an individual is advised to seek personalised advice.

DO YOU HAVE A QUESTION TO PUT TO OUR PANEL OF EXPERTS?
Email us at editorial@livingfrance.com

Therapies and beauty treatments are great for holiday relaxation, so offer to book professional local therapists to give massage, reflexology, facials, manicures or pedicures - all in the guest accommodation - and include a booking fee in the price.

For sensation seekers, check out your area for horse-riding, hang-gliding or experiences like a hot-air balloon ride, hire of a vintage car or a flight in a small plane or helicopter. Protect yourself by keeping the contract between the guest and the provider but arrange a commission for the booking.

You need to decorate the walls, so why not choose works by a local artist and hang them with a price tag? Choose your service options based on your own interests, pass on your enthusiasm and see that convert to profits and repeat customers.

GLYNIS SHAW

Q PAYING OFF A MORTGAGE

I have been reading your magazine for some time, but have never seen the subject of how to pay off a mortgage and the resulting conditions. Briefly, my wife and I bought an apartment in Nice back in 2006. We paid €150,000 for it with a €100,000 deposit and took a €50,000 mortgage with a company, which has now closed all its local branches and has moved to Paris. It was an interest-

only mortgage, but we managed to overpay and now have it down to €36,000. I do not have a very good grasp of French yet but asked for a final figure, which was approximately €36,360. We now have enough funds to clear this bill but are unsure if we should still pay the company the outstanding amount and then how we get them removed from our deeds, which still shows their details. Also, since I have asked for the settlement figure, I noticed they have now stopped taking the €300, which we were overpaying. Can someone please tell me: if I pay the final bill, do I need to do this through a notaire?

WILLIAM DAS

A In this case, the process for paying off the outstanding balance would be fairly simple. Although you have already asked for a statement of the account and they have provided you a figure, you should write again asking for a full redemption statement or *capital restant dû*. They will then provide a full settlement statement, including the outstanding amount on the loan, plus any remaining monthly instalments and also an early redemption fee if you have one.

You would then send a cheque for this amount. If any surplus money was remaining on the loan account after the

Better save than sorry



Rob Kay throws the spotlight on savings and investments and explains how they will be taxed when you move to France

If you are planning a move to France, you need to find out about all the tax implications as early as possible. Tax in France, including on your savings, can be rather high if you do not use tax-efficient structures. There have been a number of tax reforms in recent years, particularly on how investment income is taxed, so you need to make sure you are up to date on the rules and rates before moving. Seek advice and know all the facts.

HOW SAVINGS ARE TAXED IN FRANCE

Investment income (this includes bank interest, dividends and capital gains on the sale of shares) is added to your other income for the year and taxed at the progressive rates of income tax of up to 45%.

There is currently an additional exceptional tax of 3% or 4% for income over €250,000 and €500,000 respectively; the thresholds are higher for families.

Social charges on investment income at 15.5% are added on top of income tax. This makes for a combined top rate of tax of 64.5%. This may change following a European Court of Justice (ECJ) ruling that the 15.5% French social charges should not be assessed on investment and passive income if the taxpayer is affiliated with a social security regime of a European country other than France. It may be that residents who have Form S1 (the EU-wide certificate that entitles you to health care in another EU country) will be exempt from social charges in the future. We are waiting to see how the French authorities respond to the ruling.

Besides income tax, your savings and investments will also be assessed for wealth tax. This is an annual tax charged on the value of a household's total worldwide assets as at 1 January. You are liable if your assets add up to over €1.3 million; if so, you will start paying tax on assets over €800,000, at rates of between 0.5% and 1.5%.

TAX-EFFICIENT SAVINGS AND INVESTMENTS

When you move from the UK, it is very important to review your tax planning because what is tax efficient in the UK is generally not tax efficient in France.

IN THE UK

Individual Savings Accounts (ISAs) are commonly used for tax-free savings. UK residents and Crown employees (for example, diplomatic or overseas civil service) working abroad, or their spouse or civil partner, can save tax-free with an ISA. You can save up to £15,240 for the 2015/16 tax year, either in one cash ISA or one stocks-and-shares ISA, or you can split it between the two types.

You can keep your ISA once you leave the UK, and continue to get UK tax relief on it, but you cannot pay any more into it while you are a non-UK resident.

ISAs are not tax-free in France. They are taxed at your marginal rate of tax, so you may be better off making arrangements that are tax efficient in France.

IN FRANCE

There are various opportunities to save tax in France. For example, combined French income tax, wealth tax and social charges cannot exceed 75% of your total income for the previous year. Although 75% sounds high, this 'tax cap' actually presents tax-planning opportunities with specialist advice.

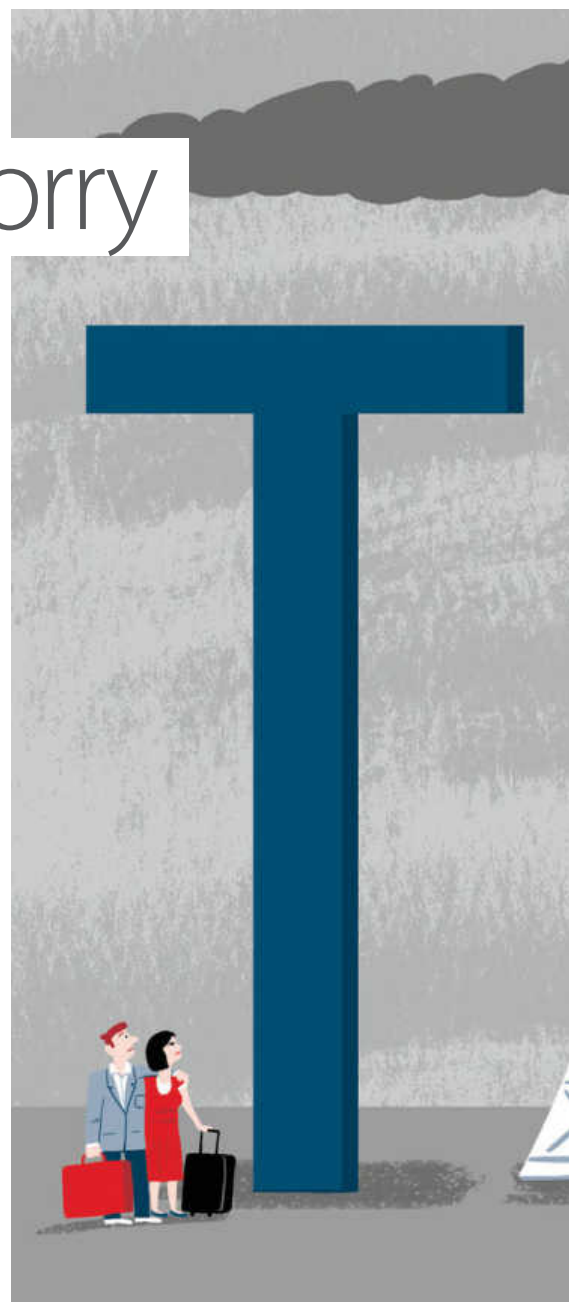
When it comes to tax on capital gains, there is a form of relief of 50% for investments held for between two and eight years and 65% thereafter. If you have held shares for a number of years, you can take advantage of this relief by selling the shares and reinvesting the capital more tax-efficiently.

There are also a number of tax-efficient savings vehicles in France, such as the Livret A, a tax-free savings account guaranteed by the government. Interest rates are set by the Banque de France and are currently 0.75%. You

can only have one and there is a limit to how much capital you can hold in it – currently €22,950.

The ceiling on the similar, but smaller, savings account, the Livret de Développement Durable (LDD), is €12,000. Interest earned on this type of bank account is free from income tax and social charges.

For amounts up to €150,000 there is the Plan d'Épargne en Actions (PEA). This is a share savings plan that encourages long-term savings through investment in European and European Economic Area equities. It is only open to French residents and is limited to one per household (except for PACS or married couples who can open one PEA for each person).





Besides income tax, your savings and investments will also be assessed for wealth tax

€4,600 (single person) or €9,200 (couple) is free from income tax. If your policy is outside France, it will benefit from the five-year 'wealth tax holiday' (so the policy will be exempt of wealth tax for five years), which is available for UK residents moving to France. An *assurance vie* can also provide considerable succession tax savings. Although an *assurance vie* can provide significant tax advantages, it is important to note that they are not all the same. The type of product and the jurisdiction the policy is based in can make a considerable difference to the benefits you will get.

To give one example, if your policy does not provide a defined beneficiary clause, you could miss out on the succession tax breaks.

The tax law and your circumstances can change over time, as can your objectives, and it is best to seek specialist advice about your financial planning. It is also critical to carry out a thorough review when you move to France, taking your income needs and the different tax and succession regimes into account. ^{LF}

www.blevinsfranks.com

Tax rates, scope and reliefs may change. Any statements concerning taxation are based upon our understanding of current taxation laws and practices which are subject to change. Tax information has been summarised; an individual is advised to seek personalised advice.

Income and gains within the PEA 'roll up' tax-free, so you only pay tax when you make a withdrawal. However, any withdrawal made during the first eight years will automatically close the plan. From year nine, a withdrawal will not close the plan but you cannot pay in any more money.

The level of tax depends on how long you have had the PEA. The tax rates that apply are 22.5% where a withdrawal is made in the first two years; 19% for withdrawals made between two and five years, and after five years the rate reduces to 0%. In addition, social charges of 15.5% may be due.

Assurance vie is a popular and effective tax-efficient savings vehicle in France, used by

both French nationals and foreign residents to save considerable tax. It can also provide succession planning benefits.

It is a specialised form of life assurance arrangement which allows you to hold a versatile choice of assets (shares, bonds, etc) as the investment content of the policy. Unlike the PEA, there is no limit as to how much you can hold in your policy, and you can set it up before you move to France.

There is no French tax on income and gains accumulated within the policy. If you do make withdrawals, only the growth element is taxed and you can opt for special withholding tax rates which reduce the longer you own the policy. After an eight-year period, the first

The Living France GUIDE TO...

FRENCH RADIO

Tune into French radio and you will not be disappointed, as **Kate McNally** finds out

More than 85% of French people listen to the radio, enjoying a mix of music, news, culture, advice and humour available throughout the day on national and local stations.

They tune in on average for three hours per day, according to figures from the Conseil Supérieur de l'Audiovisuel (CSA). And they have plenty of stations to choose from, with more than 900 analogue private radio stations, a thriving public radio offering via the seven stations of Radio France, plus a dedicated motorway radio service – all airing across close to 8,000 frequencies.

In reality, the popularity of radio in France is probably even greater, as the CSA figures don't take into account the growing number of listeners accessing their radio content by satellite or online, podcasting and streaming to their hearts' content.

Since the government opened up the airwaves to competition in 1981, radio in France has evolved into a highly diverse offering, under the guidance of the CSA whose mission it is to ensure an eclectic mix while protecting national interests. For example, specialist music radio stations are mandated to devote at least 40% of the playlist to French-language songs, of which at least 10% must be new songs, preferably by up-and-coming French artists.

It has become a thriving business too along the way, notably in recent years. Net revenues from radio advertising in 2013 stood at €736m, representing a 7% share of media advertising revenue – the majority through the larger radio groups and the Les Indés Radio, a group of 129 stations pooling



their might to attract many paying advertisers.

There are three main general stations with national coverage: RTL, France Inter and Europe 1. These three, together, have the ear of around a third of the country's listeners, followed by a variety of multi-theme and specialist stations airing across the country, as well as the numerous local stations.

THE KEY PLAYERS

Radio France: France's public radio service which aims to offer something for everyone, rather like the BBC, and given its 22.8% share of the country's listeners, it would appear to be fulfilling its remit. France Inter is its flagship generalist station (news, entertainment, information) boasting a 9.9% audience share; France Info (news) has an 8.2% share; while France Bleu (a network of public regional stations) has an impressive 7.4% share. In addition, Radio France has specialist stations: France Culture, France Musique (classical music),

FIP (general music) and Le Mou'v' (offering alternative rock for younger listeners).

RTL Group: Home to France's most listened to radio station, RTL (general news and entertainment), as well as RTL2 (news, culture, pop-rock) and Fun Radio (a network of FM stations – R&B, dance, electro). Now owned by German media giant Bertelsmann, RTL stands for Radio Télévision Luxembourg. In France, RTL has an 18.5% share of radio audience.

NRJ Group: Founded in 1981 as a pop music station, NRJ has continued to do what it set out to do and is currently the most listened-to music radio station in France, with just over 12% of the accumulated audience in 2013.

The group has added several other stations over the years, each with a strong following: Chérie FM (love songs), Nostalgie (classic pop songs through the years), NRJ and Rire et Chansons (a mixture of comedy programmes and music). The group has a 16.2% share of radio listeners in France.

Lagardère Active: A subsidiary of the Lagardère French media group, the division is home to generalist station Europe 1 (news, entertainment, music) plus music stations RFM (adult listeners) and Virgin Radio (aimed at younger listeners).

Les Indés Radios: Created in 1992, Les Indés is an economic interest group (effectively a cooperative) bringing together 129 independent radio stations with the aim of increasing their economic power, primarily for advertising purposes. Members are made up of regional, local and minority specialist stations. With a combined workforce of more than 2,500 employees, including 500 journalists, the group



is the biggest employer in the private FM radio sector. It enjoys an 11.9% share of overall audience figures.

Next Radio TV: Home to RMC (the original Radio Monte Carlo) and dedicated business news station BFM. The group was established in 2000 following the purchase of a majority share of RMC and a revamp of the station as an Info-Talk-Sport offer.

Groupe 1981 (formerly Groupe Start) owns seven radio stations in France, principally Ado FM, Black Box, Latina, Vibration and Voltage, and caters for a variety of musical tastes.

RADIO TRANSMISSION


As in most countries, listeners can now access radio transmission through a variety of platforms and many French homes surveyed

Since the government opened up the airwaves to competition in 1981, radio has evolved into a highly diverse offering

said they use multiple platforms, for example transistor, computer, hi-fi, television, tablet, mobile phone... During the week almost half of listeners (49%) tune in outside the home, primarily in the car and at work.

The CSA controls the allocation of FM frequencies in the private sector, granting five-year permits that are renewable twice. Operators must sign up to a convention outlining certain obligations, regarding

programme content and advertising. Between 2006 and 2010, the CSA freed up around 22% more frequencies to further encourage diversity in the market.

Radio content providers operating via cable, satellite and the internet do not have to sign up to a convention if their annual budget is under €75,000. However, they are required to make a declaration of intent and, like all operators, must respect the 1986 radio services law. 

TOP 10 FRENCH RADIO STATIONS

(by accumulated audience tuning in at least once a day – CSA figures 2014)

• NRJ	13%
• RTL	10.7%
• France Inter	9%
• Europe 1	8.7%
• RMC	7.6%
• France Info	7.5%
• France Bleu	7.3%
• Fun Radio	7%
• Skyrock	6.8%
• Nostalgie	5.8%

France's public radio service aims to offer something for everyone

CATEGORIES

The CSA categorises its conventions relative to the type of programme content:

- Generalist – information, services, entertainment, music, news – e.g Europe 1, RTL, France Inter, France Bleu, RMC.
- (Multi) thematic – focusing on one or several distinct themes – eg BFM (economy and business), Radio Classique (classical music plus news and politics).
- Local radio – stations with a limited, defined transmission – local information, news and music.
- Community radio – targeting specific communities – eg Beur FM, Radio Latina, Fréquence Protestante.
- Internationales – transmitting French national programmes abroad plus overseas programmes in France – eg BBC, RFI.

STARS OF THE RADIO

Every nation has its favourites on the radio and France is no exception to the rule, though they particularly like their knowledgeable journalists as opposed to sassy presenters and disk jockeys. Inevitably, many of the most popular occupy the microphone for prime-time programmes which tend to be breakfast shows or early evening. Here's a handful as voted by listeners last year:

- Alain Duhamel – RTL, 6-7pm
- Jean-Jacques Bourdin (also chief editor at RMC) – RMC, Bourdin Direct 6-10am
- Marc-Olivier Fogiel – RTL, *On refait le monde*
- Vincent Parizot – RTL, Midi
- Pascale Clark – France Inter
- Patrick Cohen – France Inter, 7-9am
- Nicolas Poincaré – Europe 1, 6-8pm 

TOP 10 MOST LISTENED-TO FRENCH RADIO STATIONS

(by volume of audience listening time – CSA figures 2014)

• RTL	11.1%
• France Inter	8.5%
• Europe 1	8.2%
• NRJ	7.8%
• France Bleu	6.5%
• RMC	6.5%
• Nostalgie	4.3%
• Fun Radio	4%
• Skyrock	3.7%
• RFM	3.4%

NEXT MONTH...

LANGUAGE

Dialects, accents, text speak and more.

FANTASTIC SUBSCRIPTION OFFER

6 ISSUES FOR £6



Subscribe to your county magazine
and **SAVE up to 76%**

Each issue brings you great features on the people, places, food and drink, and events that make life in your local area special



Try 6 issues for £6 by Direct Debit*

Or subscribe from £24.75 by credit /debit card for a year

INSIDE EVERY ISSUE:

- * **WHERE YOU LIVE**
Discover the county's towns and villages
- * **TOP PROPERTY**
All the best in the county
- * **PART OF THE COMMUNITY**
Meet local people worth celebrating
- * **OUT & ABOUT**
Pictures from social events
- * **HOME STYLE**
Gardening and interiors inspiration

EASY WAYS TO ORDER:

 www.subscriptionsave.co.uk/TP15A  **0844 848 4211** quote WMMTP15A

Lines are open 8am-9:30pm Mon-Fri, 8am-4pm Sat. BT calls to 0844 cost no more than 5p/minute, calls from mobiles usually cost more. T&Cs: Savings are based on the cover price and Direct Debit is a UK only offer. *After your first term, print subscription rates continue with a 35% saving by 6 monthly Direct Debit. Digital subscriptions continue at £17.99 by annual Direct Debit. Please call +44 (0)1858 438840 for overseas delivery rates. Offer ends 31/12/15.

Enjoy France all year...

FRANCE Calendar 2016

FROM
£8.99*
per calendar



The FRANCE Calendar 2016 features 14 beautiful glossy photographs offering you a year-long reminder of the France you love; it is the perfect gift for family and friends - or even yourself

- Ample space for notes and reminders
- French public holidays, French *fêtes* & Saints' days
- Great gift idea - delivered direct to you or your recipient
- Forward planner for 2017
- Each calendar comes with a protective envelope
- Days in French & English
- Order 4 calendars and SAVE £12

EASY WAYS TO ORDER

 www.subscriptionsave.co.uk/C015  01858 438832 quoting CFCC0156

T&Cs: *£8.99 is the price per calendar when you order 4 or more. The calendar price is £11.99 per calendar. Two calendars will cost £10.99 each, three calendars will cost £9.99 each. Prices include P&P to any UK address. Overseas addresses will incur additional charges. For postage to Europe please add £2.00 per calendar and to the rest of the world please add £3.50 per calendar.

LANGUAGE

This month: the latest language-learning products, as well as vocabulary relating to the radio and our favourite puzzles



Get the vocab: *semelle*

Meaning 'sole', *semelle* is used in the following phrases: *battre la semelle* meaning 'to stamp your feet' and *être dur comme de la semelle* meaning 'to be as tough as old boots'. *Ne pas quitter or lâcher quelqu'un d'une semelle* means 'to stick to somebody like a leech'. *Ne pas bouger d'une semelle* means 'to not budge an inch'.

ALL WHIPPED UP

As with the English language, French is enriched with countless imaginative idioms, and this delightful little paperback brings together some of the best examples. The book is named after the phrase *avoir d'autres chats à fouetter*, which literally means 'to have other cats to whip'. But as in so many cases, the English equivalent is not the same as French, and if someone used this phrase to explain why they could not do something, the English equivalent would be because they had 'other fish to fry'.

The book highlights brilliantly the differences between the two languages and why they are both delightfully

expressive in their own ways.

Other cats to whip: The book of French idioms by Zubair Arshad and Graham Clark is available as an e-book (£3.99) and as a paperback (£4.99 plus P&P). You can also buy both for £6.99 plus P&P, which comes with a free language-learning resource guide.

Living France readers can get an exclusive £1 discount when buying any of the three options, by quoting ARCHANT at the checkout.

www.thebookoffrenchidioms.com



Song time

This compilation of beautifully sung (and very catchy!) French songs will help both parents and their children learn French and improve their listening skills. The CD is accompanied by a beautifully illustrated book of the lyrics (which are translated into English at the back). The book is available from www.petitszouzous.com and costs £15 plus £1.50 P&P.

WIN!

We have five copies of *Chansons pour apprendre* to give away. For a chance to win visit www.completefrance.com/community-forum. The closing date is 11 December 2015.



My tip for learning French

We asked readers what their best tip is for learning French...

Paul Hallett @HairyHallett

I always spend 10-15 minutes a day with an article in Le Figaro. I also only buy French cookery books.

If you have a handy tip for learning French, please let us know by emailing editorial@livingfrance.com or contact us on:



twitter.com/LivingFrance



facebook.com/livingfrancemagazine

Tune in *and* chill out

From music to topical affairs programmes, France's radio stations offer something for everyone.

Alice Phillpott reveals the listening habits of eight different members of the community

Manon, 20 ans, étudiante

"J'écoute souvent NRJ, c'est ma station préférée. Ils **passent** de nouvelles chansons tous les jours et je peux l'écouter sur mon iPhone peu importe où que j'aille. C'est très pratique et cela me permet de découvrir les tous derniers **tubes**! En plus, quand je dois réviser pour mes examens à l'université, je trouve que **diffuser de la musique de fond** aide ma concentration. La seule chose qui m'embête à la radio, c'est les publicités - ça coupe les émissions et ça m'agace!"

Eric, 46 ans, professeur

"J'écoute beaucoup la radio, surtout lorsque je conduis. Mon trajet du matin est long et donc j'utilise ce temps pour **rester à l'écoute** des stations comme RTL ou France Inter afin d'être au courant des **actualités**. Je m'intéresse beaucoup à ce qui se passe dans le monde et comme ça j'apprends plein de choses sur la politique internationale. Bien sûr, je peux aussi écouter **l'info trafic** pour que je sois informé des problèmes tels que les **embouteillages** sur la route. **Faire la navette** ce n'est pas complètement du temps perdu!"

Françoise, 65 ans, retraitée

"L'un de mes passe-temps préférés est d'écouter **l'émission** "Au coeur de l'histoire" chaque après-midi sur la station Europe 1. Après le déjeuner, je prends un petit café, je



autre chose en même temps qu'écouter. Je me connecte sur mon **ordinateur portable**. Sinon, je préfère regarder la télévision car je trouve qu'il y a une bien plus grande diversité dans le choix."

Guillaume, 35 ans, banquier

"Étant passionné par la musique, la radio compte beaucoup pour moi. Par exemple, j'adore la station Nostalgie. Grâce à cette chaîne je découvre de nouvelles **pistes** américaines et britanniques ce qui m'intéresse beaucoup. Que je sois sous la douche, dans la voiture ou en cuisinant, des fois je peux écouter jusqu'à 10 chansons **d'affilée** gratuitement! En général, j'écoute la radio à partir de

mon iPad. C'est très facile - j'ai **téléchargé l'application** Radio France ce qui me donne accès à de nombreuses stations de radio."

Arnaud, 42 ans, maçon

"Puisque je travaille la plupart du temps à l'extérieur, je me sers beaucoup de la radio. D'ailleurs, je n'écoute **les infos** qu'à la radio, ce qui veut dire que quand je rentre le soir je peux me détendre. J'aime aussi écouter les interviews avec les hommes politiques ou les stars, c'est fascinant. Ensuite, s'il y a une discussion entre **un animateur** et **un auditeur** sur un sujet particulier qui attire mon attention, c'est agréable d'écouter pendant ma pause."

me pose et je suis les histoires des grands personnages du passé. Personne ne me dérange pendant une heure, **je me régale**! J'aime simplement écouter sans voir des images car cela permet un peu d'imagination. Il y en a qui disent que la radio est trop primitive mais je ne suis pas d'accord."

Cédric, 28 ans, ingénieur

"La radio est **un divertissement** qui d'habitude m'accompagne au début et à la fin de ma journée. J'écoute le matin en me préparant avant d'aller au travail et puis le soir dans mon lit pour m'endormir. Ce que j'apprécie surtout c'est la possibilité de faire

Vocabulaire

- **Passer**
to play (music/a song)
- **Un tube**
a hit song (informal)

- **Diffuser**
to broadcast
- **La musique de fond**
background music
- **Rester à l'écoute**
to tune in to
- **Les actualités**
current affairs

- **L'info trafic**
traffic news
- **Les embouteillages (mpl)**
traffic jams
- **Faire la navette**
to commute
- **Une émission**
a programme

- **Se régaler**
to enjoy, relish
- **Un divertissement**
amusement/entertainment
- **Un ordinateur portable**
a laptop
- **Une piste**
a track (music)


Camille, 25 ans, institutrice

“Pour moi la radio est **un support médiatique** que j'utilise uniquement pour profiter de la musique. Par exemple, pendant que je me prépare le matin ou lorsque je fais le ménage à la maison **j'allume** ma radio et je prends connaissance des chansons venant de sortir dans **le hit-parade**. Sinon, il existe bien d'autres moyens d'écouter de la musique mais cela m'est devenu une habitude et surtout c'est un plaisir gratuit!”

Edouard, 52 ans, comptable

“Je voyage fréquemment pour mon travail

qui m'exige souvent de passer de longues périodes à l'étranger. Heureusement, sur internet je profite d'**être à l'écoute** des stations françaises quel que soit le pays dans lequel je me retrouve. Être conscient des événements ayant lieu actuellement en France me rassure. De plus, puisque je communique la plupart du temps en anglais pendant les déplacements professionnels, écouter **le bulletin d'informations** en français ça sert à me rapprocher de ma langue maternelle. De préférence, je choisis la station France Info car les **présentateurs** sont très agréables et ils sont pleins d'humour.” **LF**

- **D'affilée**
in a row/consecutive
- **Télécharger**
to download
- **Une application**
an app
- **Les infos**
news (informal)

- **Être à l'écoute**
to tune in
- **Un animateur**
a host/presenter
- **Un auditeur**
a listener
- **Un support médiatique**
form of media

- **Allumer**
to turn/switch on
- **Le hit-parade**
the charts
- **Le bulletin d'informations**
news report
- **Un(e) présentateur/trice**
a presenter

Test your French

Reliez ces mots du texte à leurs équivalents familiers.

Match these words from the text with the equivalent informal versions.

Une chanson	Les infos
La voiture	Être rigolo/rigolote
Les actualités	Je la kiffe!
Une application	Un tube
Je l'apprécie!	La bagnole
Être plein d'humour	Une appli

Check your answers on page 83

Five-minute *French*

Test your language skills and improve your vocabulary with these fun French games

LES MOTS CACHÉS

If the clue is in French, look for the English equivalent and vice versa. Theme: radio

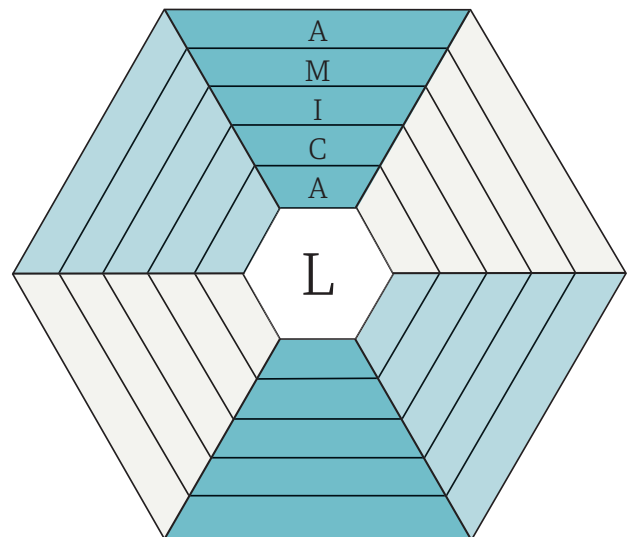
B Y K E T O C S C R O K Z B
P R L I X P H N A J B W R E
M P R O G R A M M E U T P N
Q O A C F H N C U B I I O T
Z R V A H U S A J S V G F R
D T F C D A O G O V B D E E
R A S Y J L N A W H J M U T
M B Q W I S M N G V I O H I
T L N D Z B A Y E A A I F E
Y E C N X M D I F L P W E N
E R N C J L V G N M U E K V
S T O R Y K E Y G W D L P D
Z F K E T B R O A D C A S T
Q S L T M L T H X O P H F Q

émission
song
chaîne

laptop
diffuser
interview

publicité
to like
histoire

L'Hexagone



Use the clues in English below to work out the 6 six-letter French words that all end in the letter 'L'. The first one has been done for you to show you how it's done.

friendly (amical)
calculation
horse
same
reminder
toe



The perfect match

Match the picture to the correct word

les écouteurs
un ordinateur portable
un haut-parleur

WHERE AM I?

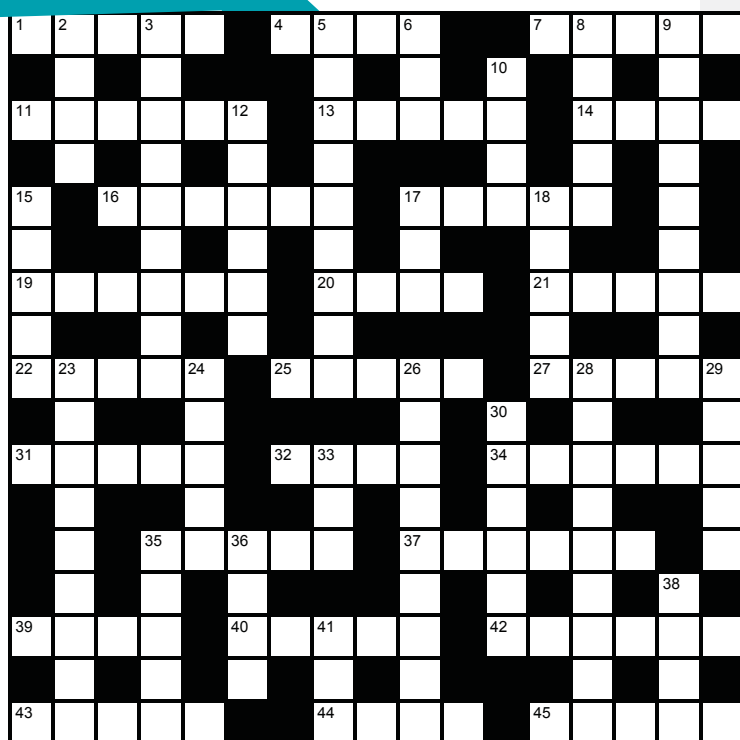
Je suis... une ville ensoleillée dans le sud de la France, on me connaît pour le peintre Cézanne et pour les bonbons Calissons. ☺

Je suis... le plus petit département de France et la ville la plus romantique du monde! ☺

Unscramble the letters to find four French verbs

- 1 getlréhrcaé
- 2 rengriestre
- 3 relqciu
- 4 viorru

Crossword



Tongue twisters (les virelangues)



Trois gros rats gris dans trois gros trous ronds
rongent trois gros croûtons ronds.
Three large grey rats in three large round holes
gnaw three large round croutons.

Across

- 1 meal (5)
4 people (4)
7 burst (e.g. of laughter - '... de rire') (5)
11 boss (6)
13 rock (5)
14 she (4)
16 spy (6)
17 flower (5)
19 chair (6)
20 'you are' - 'vous ...' (4)
21 copied, imitated (5)
22 at last, finally (5)
25 fishing, angling (5)
27 hell (5)
31 twenty (5)
32 tyre (4)
34 church (6)
35 'you will be' -

'vous ...' (5)

- 37 to avoid (6)
39 eleven (4)
40 empty, blank (plural) (5)
42 shoulder (6)
43 'you must' - 'vous ...' (5)
44 pink (4)
45 trump card, main asset (5)

Down

- 2 state, condition (4)
3 afternoon (5-4) (9)
5 foreigner (fem) (9)
6 dry (3)
8 heart (5)
9 match, matchstick (9)
10 same (4)
12 to snow (6)

- 15 pocket (5)
17 fairy (3)
18 useful (5)
23 birth (9)
24 our (5)
26 happy (fem. plural) (9)
28 nowhere (5,4)
29 re-elected (5)
30 cherry (6)
33 nose (3)
35 Sweden (5)
36 dream (4)
38 blue (4)
41 hard (3)

WIN!

a 12-month subscription to Living France

Put your French to the test and complete this month's crossword to be in with a chance of winning a 12-month subscription to *Living France*. The closing date for entries is 11 Dec 2015.



ANSWERS TO THE OCTOBER ISSUE:

Across: 8 Cri, 9 Chaise, 10 Cahier, 12 Aura, 13 Quatre, 14 Avant, 15 Mettre, 16 Réveiller, 20 Casque, 24 Fleurs, 26 Tournoi, 27 Au-delà, 28 Narine, 29 Se blesser, 32 Savoir, 35 Poire, 37 Oiseau, 38 Idée, 40 Erreur, 41 Espion, 42 Vas.
Down: 1 Preuve, 2 Chaque, 3 Lirai, 4 Beurre, 5 Ici, 6 Cheval, 7 Rein, 11 Pastèque, 17 Enfin, 18 Écran, 19 Oeuf, 21 Amusé, 22 États, 23 Onze, 25 Écrivain, 30 Larmes, 31 Éviter, 32 Saumon, 33 Inégal, 34 Temps, 36 Ours, 39 Arc.

The winner of the Autumn crossword is: Susan Bohanna

To enter our prize crossword competition, complete the grid and fill in your details in the coupon below, then send them by post to: *Living France Crossword Competition, Cumberland House, Oriol Road, Cheltenham, GL50 1BB* quoting ref: CROSSLFDEC15

Name
Address


Tel
Email

Terms and conditions: Standard Archant competition rules apply, available on request. One entry per household. The judge's decision is final and binding and no correspondence will be entered into. Neither Archant employees nor their relatives are eligible to enter the competition. The winners will be notified by letter of their prize after the closing date. Depending on the contact details you give us, *Living France* may mail, email or phone you with offers, products and services reflecting your preferences. If you don't want offers from us or third parties, please write 'no offers' in the top left-hand corner of your entry.

On the *map*

Use our detailed map to help plan your route and understand France's departmental and regional boundaries

THE DEPARTMENTS

Each of France's 96 departments is listed below with the departmental capital, or préfecture, in brackets. The places indicated by this symbol  on the map opposite are the regional capitals.

- | | | | |
|---|-------------------------------------|---|---|
| 01 Ain (Bourg-en-Bresse) | 24 Dordogne (Périgueux) | 50 Manche (St-Lô) | 73 Savoie (Chambéry) |
| 02 Aisne (Laon) | 25 Doubs (Besançon) | 51 Marne (Châlons-en-Champagne) | 74 Haute-Savoie (Annecy) |
| 03 Allier (Moulins) | 26 Drôme (Valence) | 52 Haute-Marne (Chaumont) | 75 Ville-de-Paris (Paris) |
| 04 Alpes-de-Haute-Provence (Digne) | 27 Eure (Évreux) | 53 Mayenne (Laval) | 76 Seine-Maritime (Rouen) |
| 05 Hautes-Alpes (Gap) | 28 Eure-et-Loir (Chartres) | 54 Meurthe-et-Moselle (Nancy) | 77 Seine-et-Marne (Melun) |
| 06 Alpes-Maritimes (Nice) | 29 Finistère (Quimper) | 55 Meuse (Bar-le-Duc) | 78 Yvelines (Versailles) |
| 07 Ardèche (Privas) | 30 Gard (Nîmes) | 56 Morbihan (Vannes) | 79 Deux-Sèvres (Niort) |
| 08 Ardennes (Charleville-Mézières) | 31 Haute-Garonne (Toulouse) | 57 Moselle (Metz) | 80 Somme (Amiens) |
| 09 Ariège (Foix) | 32 Gers (Auch) | 58 Nièvre (Nevers) | 81 Tarn (Albi) |
| 10 Aube (Troyes) | 33 Gironde (Bordeaux) | 59 Nord (Lille) | 82 Tarn-et-Garonne (Montauban) |
| 11 Aude (Carcassonne) | 34 Hérault (Montpellier) | 60 Oise (Beauvais) | 83 Var (Toulon) |
| 12 Aveyron (Rodez) | 35 Ille-et-Vilaine (Rennes) | 61 Orne (Alençon) | 84 Vaucluse (Avignon) |
| 13 Bouches-du-Rhône (Marseille) | 36 Indre (Châteauroux) | 62 Pas-de-Calais (Arras) | 85 Vendée (La Roche-sur-Yon) |
| 14 Calvados (Caen) | 37 Indre-et-Loire (Tours) | 63 Puy-de-Dôme (Clermont-Ferrand) | 86 Vienne (Poitiers) |
| 15 Cantal (Aurillac) | 38 Isère (Grenoble) | 64 Pyrénées-Atlantiques (Pau) | 87 Haute-Vienne (Limoges) |
| 16 Charente (Angoulême) | 39 Jura (Lons-le-Saunier) | 65 Hautes-Pyrénées (Tarbes) | 88 Vosges (Épinal) |
| 17 Charente-Maritime (La Rochelle) | 40 Landes (Mont-de-Marsan) | 66 Pyrénées-Orientales (Perpignan) | 89 Yonne (Auxerre) |
| 18 Cher (Bourges) | 41 Loir-et-Cher (Blois) | 67 Bas-Rhin (Strasbourg) | 90 Territoire-de-Belfort (Belfort) |
| 19 Corrèze (Tulle) | 42 Loire (St-Étienne) | 68 Haut-Rhin (Colmar) | 91 Essonne (Évry) |
| 2a Corse-du-Sud (Ajaccio) | 43 Haute-Loire (Le Puy) | 69 Rhône (Lyon) | 92 Hauts-de-Seine (Nanterre) |
| 2b Haute-Corse (Bastia) | 44 Loire-Atlantique (Nantes) | 70 Haute-Saône (Vesoul) | 93 Seine-St-Denis (Bobigny) |
| 21 Côte-d'Or (Dijon) | 45 Loiret (Orléans) | 71 Saône-et-Loire (Mâcon) | 94 Val-de-Marne (Créteil) |
| 22 Côtes-d'Armor (St-Brieuc) | 46 Lot (Cahors) | 72 Sarthe (Le Mans) | 95 Val-d'Oise (Pontoise) |
| 23 Creuse (Guèret) | 47 Lot-et-Garonne (Agen) | | |
| | 48 Lozère (Mende) | | |
| | 49 Maine-et-Loire (Angers) | | |

TRAVEL INFORMATION

FERRIES

Brittany Ferries

Tel: 0871 244 0744
www.brittany-ferries.co.uk

Stena Line

Tel: 0120 47777
www.stenaline.ie

Condor Ferries

Tel: 01202 207216
www.condorferries.co.uk

Irish Ferries

Tel: 0818 300 400
www.irishferries.com

LD Lines

Tel: 0844 576 8836

www.ldlines.co.uk

DFDS Seaways

Tel: 0844 576 8836
www.dfdsseaways.co.uk

P&O Ferries

Tel: 0871 664 2121
www.poferries.com

AIRLINES

Aer Arann

Tel: 0871 718 5000
www.aerarann.com

Aer Lingus

Tel: 0871 718 5000
www.aerlingus.com

Air France

Tel: 0871 663 3777
www.airfrance.co.uk

Aurigny Air Services

Tel: 01481 822 886
www.aurigny.com

Blue Islands

Tel: 08456 202122
www.blueislands.com

bmi regional

Tel: 0844 4172 600
www.bmiregional.com

British Airways

Tel: 0844 493 0787
www.britishairways.com

CityJet

Tel: 0871 405 2020

www.cityjet.com

easyJet

Tel: 0330 365 5000
www.easyjet.com

Flybe

Tel: 0871 700 2000
www.flybe.com

Jet2

Tel: 0800 408 1350
www.jet2.com

Lyddair

Tel: 01797 322 207
www.lyddair.com

Ryanair

Tel: 0871 246 0000

www.ryanair.com

Swiss International

Tel: 0845 601 0956
www.swiss.com

RAIL

Eurotunnel

Tel: 08443 35 35 35
www.eurotunnel.com

Eurostar

Tel: 08432 186 186
www.eurostar.com

Voyages-sncf.com

Tel: 08448 485 848
uk.voyages-sncf.com

Go to **www.francepropertyshop.com** for thousands more properties for sale
and make sure to **SIGN UP** for our weekly newsletter



Manche, Normandy

One of the most striking features of this property are the beautifully planned and maintained gardens which provide lots of interest throughout the year and different terraces and seating areas to enjoy it. Renovation works were carried out in 1996.

171,000 €



Finistère, Brittany

Nice house near town centre. Basement : garage for 2 cars, boiler room, laundry, one bedroom with toilets. Ground floor: kitchen equipped, living room, 2 bedrooms, shower room, toilets. Large terrace. Garden flowery (992m²). Living space : around 95m². Central heating: Oil.

190,000 €



Mayenne, Pays de la Loire

Imposing south-facing village house, recently renovated and providing a comfortable two bedroom house with attractive large kitchen/ living room. Enclosed garden (243m²) with sun terrace, mature planting, lawn and garden shed/ workshop. Separate garage.

71,175 €



Deux-Sèvres, Poitou-Charentes

XVth century logis, in a medieval village, with amenities, close to Parthenay, 79200. Lovely fireplace, 300 m² habitable with outbuildings on 2,7 hectares of land. Swimming pool. Very nice location for: the view, the peace, to relax, nice walks by the river Thouet.

345,000 €



Jura, Franche-Comte

Located 30 minutes from LONS LE SAUNIER and LOUHANS, sell farm level, of approximately 116m² on adjoining land of 3000m². Includes: kitchen (23m²) with chimney pipe, stay (21m²) with vent fireplace, two bedrooms (16 and 20m²), cellar 6m², bathroom laundry (5m²), toilet.

115,000 €



Lot, Midi-Pyrenees

Stone house from the 18th century 20 min from the centre of Cahors. Modern comfort. Living/ dining room 45m² with an old fire place, kitchen 22m², 4 bedrooms (18m², 18m², 30m², and 14m²), one is independent with a shower room and toilets, bathroom with bath and shower 13m².

400,000 €



Lot, Midi-Pyrenees

Old house with outbuildings on a landscaped parc with swimming pool, pounds and river. 2.5 hectares of land. Ground level: living room 50m² with kitchen and fire place. Level 1: 2 bedrooms opening on a balcony, bathroom. Level 2: 2 bedrooms, shower room. Facing south.

409,500 €



Haute-Vienne, Limousin

A unique and well renovated family home. Gardens stretching to over one and a half hectares with great views from the balcony on the first floor. 2 charming bedrooms built into the attic space and two bathrooms and a good sized bedroom on the ground floor.

180,000 €



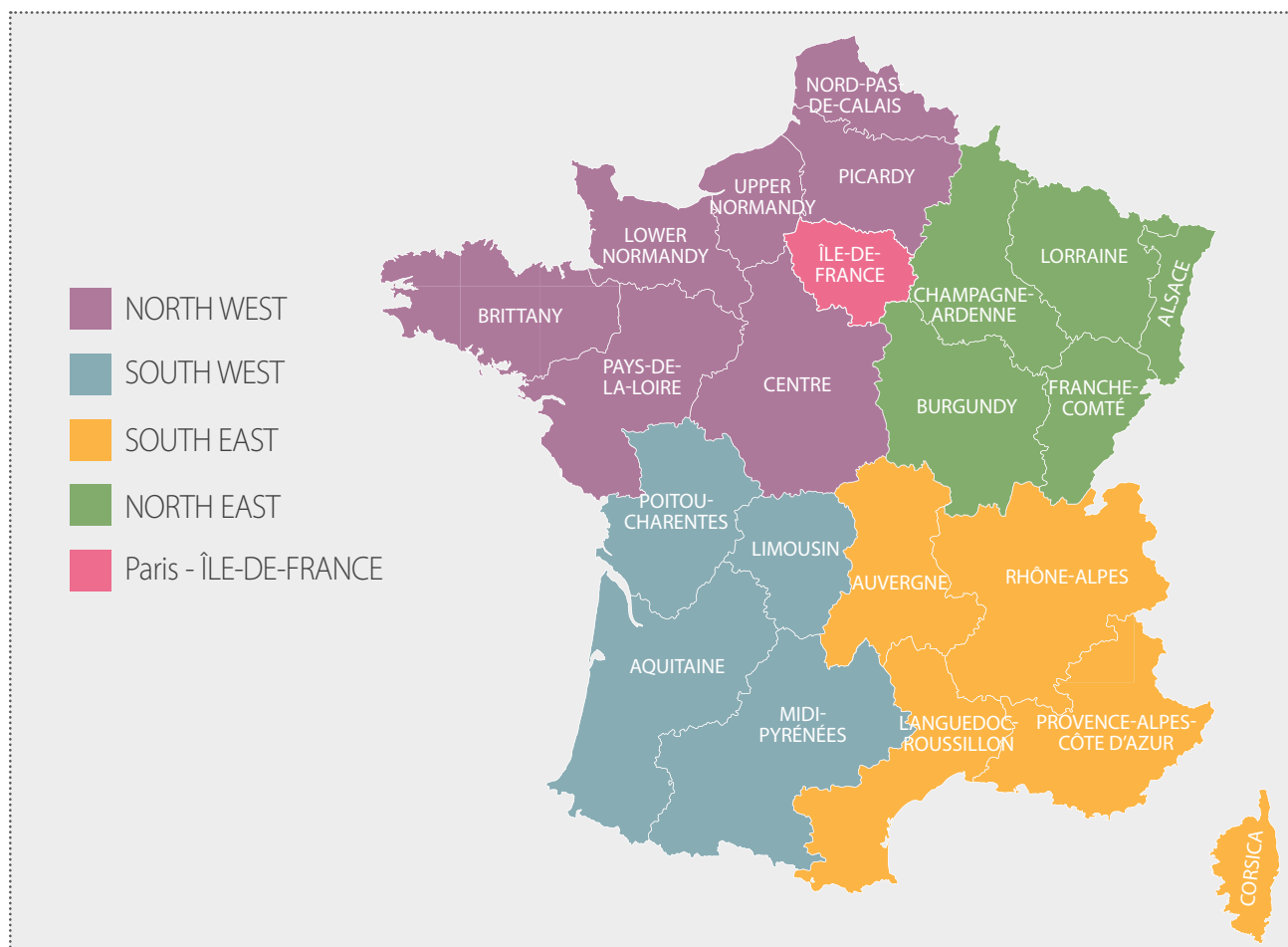
Côtes-d'Armor, Brittany

A well presented, refurbished house in a quiet hamlet close to a village with amenities. The house offers bright, spacious and flexible accommodation comprising on the ground floor a new kitchen, a living / dining room, a study / bedroom and a shower room with separate WC.

180,200 €

Property directory

Properties for sale, properties to let, services for your French home



Whether you're looking for a renovation project, the perfect holiday bolt-hole or that château you've always dreamed of, *Living France's* Property Directory should be the first place to look. With properties and agents covering most of France, you're sure to find something that catches your eye. To help you hit the ground running, we've put together a back-to-basics guide to buying a French property. *Bonne chance!*

BUYING PROPERTY


- **Vendor and buyer** agree on the price and terms of contract, including any conditional clauses (*clauses suspensives*) and any furniture included in the sale.
- **If it's a private sale**, it is unwise to rely on the vendor to supply accurate answers to all questions. Some information is best obtained from the local town hall; for other queries, consult the relevant authorities or call in an expert.
- **Agent's fees** (*les frais d'agence*) are usually included in the price and as such, paid by the buyer. Check this is the case. The *notaire's* fixed fees plus tax (*les frais de notaire*) are

also usually paid by the buyer and are on top of the purchase price. When buying privately, there will be no agent's fees but *notaire's* fees will still apply.

- **The preliminary sales contract** (*compromis de vente*) is drawn up by the agent or *notaire* and signed by both parties. If the buyer is buying privately from a vendor, it's the *notaire* who draws up the contract.
- **The buyer pays the deposit** (usually 5-10% of the purchase price) to the *notaire* and a seven-day cooling off period ensues, during which the buyer can withdraw (but the vendor cannot) and after which the

contract is legally binding.

If the buyer pulls out after this, he forfeits his deposit.

- **If you are going to buy with a mortgage**, now is the time to put in your application. However, it is wise to apply for a mortgage in principle before you start your property hunt, to avoid disappointment later.
- **If you are taking out a mortgage**, this will be a condition of the preliminary sales contract, giving you the possibility of pulling out should your application be turned down. Once the offer is official, it will be confirmed to the *notaire* and the contract becomes unconditional. 

- **The notaire handles the conveyancing**, which typically takes two to three months. When all the paperwork is ready, the *notaire* confirms the date and time of the signing of the *acte de vente*.

- **Reports on lead**, asbestos and flood zones (and in some areas, termites) are mandatory; the vendor pays for these. An energy-efficiency report (known as a DPE, or *diagnostic de performance énergétique*) is now also mandatory, while a natural disaster risk report (*état des risques naturels et technologiques*) has to be provided in addition. It specifies whether the property is within an area where there is a risk of flooding or other natural or technological disaster or accident.

- **The property has to be insured** in the buyer's name from the date of completion.

- **The buyer transfers the balance** of payment to the *notaire* prior to completion. On the day of completion, all parties meet the *notaire* to sign the contract (the buyer can appoint a proxy). Keys and an *attestation de vente* are handed over and ownership is transferred. The final *acte de vente* papers are sent out around six months later.

LAND & BUSINESS

- **Before buying a plot of land** you should check the *limite de la zone constructible* - even if the plot is large, you might only be permitted to construct on a limited part of it. The *plan local d'urbanisme* (PLU) is available at the *mairie* and will tell you what size property can be constructed on the plot. The PLU will also state whether the plot is a *terrain de loisirs*, which means that you cannot build on the land.

- **Buying a business follows** much the same procedure as buying property with the added factor of goodwill, or *fonds de commerce*. The local chamber of commerce can offer advice as well as statistics to verify a business's potential profitability. Make sure that the business is legitimate and properly registered by checking its SIREN or SIRET number. Seek professional accountancy and legal advice before proceeding with the sale.

DOS & DON'TS

Dos

- ✓ Do check the records of the property and land before making an offer; be clear about boundaries, rights of way and access.



- ✓ Do take legal advice on inheritance law.

- ✓ Do view the property on the day of completion before signing the *acte de vente*, which specifies that the purchase is 'sold as seen'.

- ✓ Do prepare any personal assets you intend to use for the purchase (eg give notice for any savings to withdraw, sell securities, etc).

- ✓ Do shop around in advance for the best currency exchange rate deals.

- ✓ Do remember to open a French bank account and make your mortgage application in good time.

- ✓ Do visit the Notaires de France website. It has lots of helpful information in English. www.notaires.fr

Don'ts

- ✗ Don't be tempted to sign a sales contract unless you are sure; once the cooling-off period is over, it is legally binding and if you pull out you will lose your deposit.

- ✗ Don't forget that the *notaire* will make a charge of 6.5-10% in addition to the purchase price (this amount is different for new builds). The cheaper the property, the higher the percentage charged; this amount consists of the *notaire's* fixed fees and tax.

- ✗ Don't forget to allow for the expense of an interpreter being present if your French language skills are poor; ask your agent or *notaire* about this, as they may be able to help.

For thousands of properties for sale visit our market-leading website *France Property Shop*





LEGGETT

LOCAL KNOWLEDGE YOU CAN TRUST



Aude €20,000
Ref: 51913 4000m² of woodland and a 50m² ruin to renovate - your ideal covert cabin complete with stream.



Creuse €85,800
Ref: 57565 Delightful detached 2 bedroom cottage with front and back garden and a stone barn.



Dordogne €392,200
Ref: 57841 18thC Perigourdine home surrounded by 2.5 acres of garden, garage & countryside views.

LEGGETT
PRESTIGE

LUXURY PROPERTY &
REAL ESTATE IN FRANCE



Herault €1,050,000
Ref: 58018 Country house set in almost 5 acres of parkland with extensive outbuildings.



Indre €256,800
Ref: 55558 4 bedroom secluded stone built house with 5 acres of private parkland and paddocks.



Bouches du Rhone €819,950
Ref: 35605 Stone property in Arles, near Camargue and Nimes. 7000m² of land with stables and tack room.



Pyrenees Orientales €397,500
Ref: 36882 Authentic 4 bed chalet with separate apartment, south facing garden and close to ski slopes.



Cotes d'Armor €1,350,000
Ref: 45712 Lovely home and business providing a substantial income - 5 gites, pool & 2.1Ha.



Hautes Pyrenees €494,000
Ref: 37448 Gascon farmhouse with income generating gite & apartment. Spa, swimming pool and jacuzzi.



Cher €147,150
Ref: 49184 Located between the Loire valley and Orleans is this solid 19thC 3/4 bedroom family home.



Haute Vienne €99,000
Ref: 57043 Cute 2 bed / 1 bath character cottage with pool, barn, a quiet location and country views.



Var €2,415,000
Ref: 50251 Contemporary designed 4 bedroom villa with pool and views of St Tropez bay.



Indre €156,600
Ref: 51483 Sitting in nearly an acre is this 3 bed / 3 bath hamlet property 5 mins from a small town.



Charente €188,000
Ref: 41708 5 bedroom farmhouse renovation with central heating, double glazing, barn, garden and land.



Cotes d'Armor €141,700
Ref: 45695 3 bed stone house with beams, wood burner and conservatory, tucked away down a quiet lane.



Haute Savoie €2,500,000
Ref: 56107 Wow factor 8 bed / 7 bath Morzine farmhouse currently run as a catered chalet.

www.leggettfrance.com

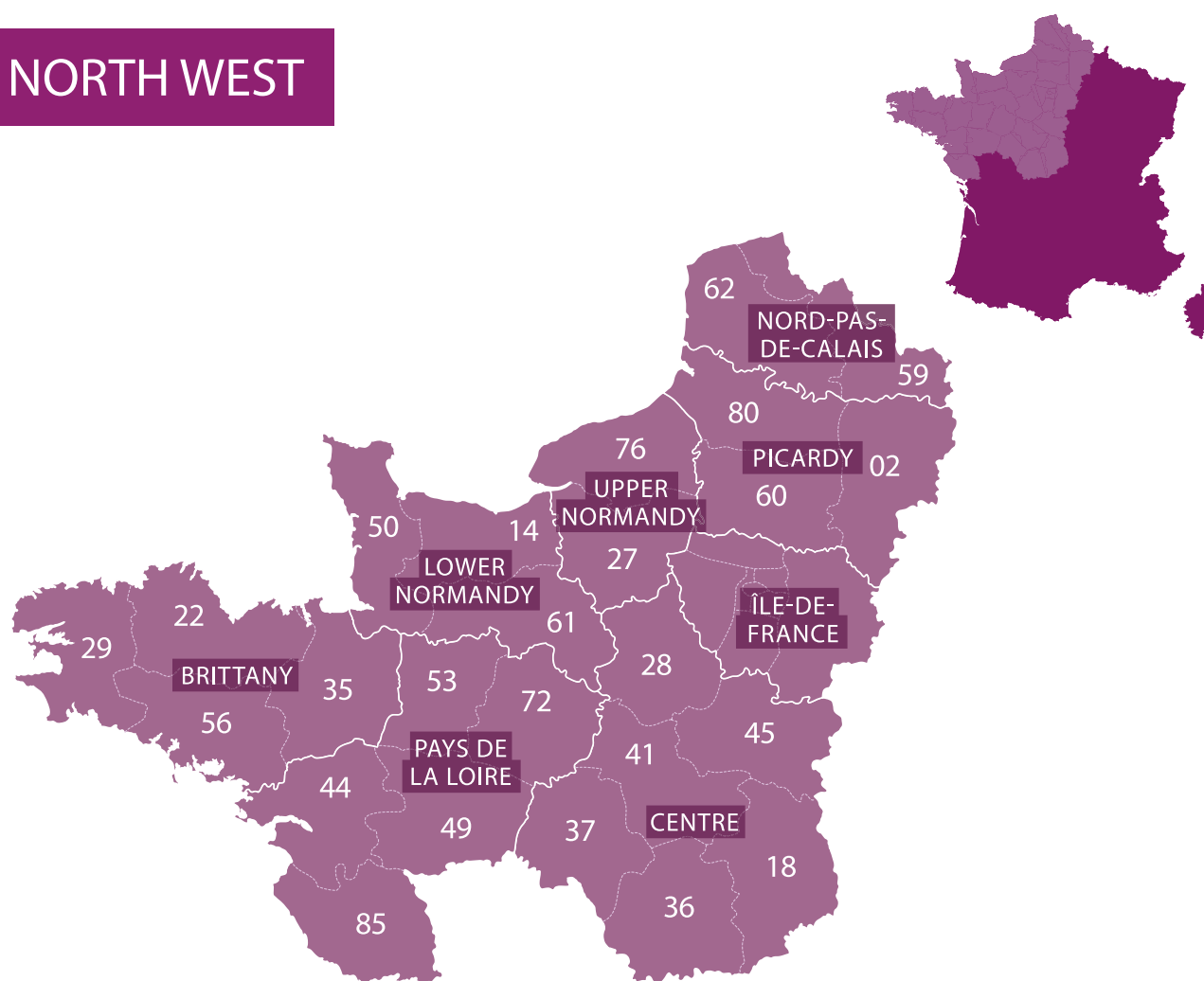
info@leggett.fr Freephone: 08 08 10 10 940 or +33 05 53 60 84 88

Head Office: Leggett Immobilier, La Maison du Chapitre, Route de Ribercac 24340 La Rochebeaucourt France All prices include agency fees.

For all prestige enquiries
email prestige@leggett.fr
www.leggettprestige.com

To advertise call 01242 264750 or email property@livingfrance.com

NORTH WEST



BRITTANY

Côtes-d'Armor (22) • Finistère (29)
• Ille-et-Vilaine (35) • Morbihan (56)

Brittany has 1,700 miles of coastline that changes from the warm tones of the pink granite coast to the dramatically hewn rocks of Finistère and the long expanses of sandy beaches in the south. Well-worn granite stone cottages bedecked with blue shutters huddle together in clusters of hamlets; elsewhere half-timbered houses lean against each other in well-preserved towns. A unique history and strong regional pride give this area a character all of its own, with local festivals, gastronomic specialities and the Breton language still thriving today.

CENTRE

Cher (18) • Eure-et-Loir (28) • Indre (36)
• Indre-et-Loire (37) • Loir-et-Cher (41)
• Loiret (45)

Centre-Val-de-Loire, often referred to simply as Centre, is home to elegant Loire-Valley châteaux, fine wines and rolling fertile countryside. With the River Loire cutting through the region, said to demarcate the more temperate south with the cooler north, the region is known for its bountiful produce as well as its unspoilt towns and cities. Tours and Orléans are frequently cited as great places to live in media surveys and the majestic

cathedrals of Bourges and Chartres are known the world over.

NORMANDY

Calvados (14) • Eure (27) • Manche (50)
• Orne (61) • Seine Maritime (76)

Normandy, divided administratively into upper and lower Normandy, benefits from both coast and countryside and is rich in heritage and history. The interior boasts traditional thatched cottages, half-timbered farmsteads and the bocage or pastureland that produces creamy Camembert; the coastline takes in the D-Day beaches and long expanses of sandy beaches perfect for families.

PAYS-DE-LA-LOIRE

Loire-Atlantique (44) • Maine-et-Loire (49)
• Mayenne (53) • Sarthe (72) • Vendée (85)

Pays-de-la-Loire, unsurprisingly, has the River Loire running through it as well as several of its important tributaries. The landscapes vary throughout the region from the flat open stretches of the coastal Vendée to the quiet rural department of Mayenne; from troglodyte caves to lush valleys and peaceful woodland. The area's vineyards produce Muscadet wines and Rosé d'Anjou and the regional capital, Nantes, is a dynamic and vibrant centre.

NORD-PAS-DE-CALAIS

Nord (59) • Pas-de-Calais (62)

Nord-Pas-de-Calais is the closest French region to the UK. Served by the Channel Tunnel as well as ferry ports, it's easy to get to and offers clean beaches, gently rolling valleys and pretty villages – in spite of being derided for being industrialised.

PICARDY

Aisne (02) • Oise (60) • Somme (80)

Picardy borders Île-de-France, Champagne-Ardenne and Normandy and so enjoys influences from all three. Essentially flat, the area is home to the former hunting woods of past French kings and is rich in architecture and history, primarily from the First and Second World Wars.

ÎLE-DE-FRANCE

Paris (75) • Essonne (91) • Hauts-de-Seine (92) •
Seine-Saint-Denis (93) • Seine-et-Marne (77) •
Val-de-Marne (94) • Val-d'Oise (95) • Yvelines (78)

Île-de-France is thought of largely as being just Paris; however, the hinterland departments offer a less built up option, yet still benefit from being within easy distance of the capital.



LA MAISON DU PLOUY IS A MAGNIFICANT HOME DATING BACK TO THE END OF THE 17TH CENTURY.

Department 62- Pas-de-Calais

The property, which comprises a primary residence along with several completed external barns, is fully renovated in original brick & chalkstone construction. The compliment of buildings surround an enclosed courtyard, accessed via its own chalkstone arched entranceway equipped with electric gates. All this set amidst a peaceful countryside location.

Standing on a site of 5.5 acres, boasting charming views over the surrounding countryside, the restoration of this property has been completed to an extremely high level of quality. The property, should such be desired, also has huge potential for commercial use such as Chambre d'Hotes, a Social Reception / Events Residence or an Equestrian / Livery & Training centre.

Comprises: Entrance hall, utility room, shower room & WC, equipped kitchen with Aga, dining room, lounge, master suite (huge bedroom, dressing room, bathroom), large loft study, 5 bedrooms, 3 bathrooms, double vaulted cellars, superb barns & stables, garages, courtyard, garden & pasture. 330m² living space. Oil central heating. Gas Aga. Solar panels.

The property must be visited to be experienced so we invite you to come and see it for yourself. For more information please visit <http://www.lamaisonduploy.com/>

€690,000

Contact details:



02897488084

lamaisonduploy@johnstonglobal.com



(Dept. 27) **Unique Normandy house**

11 acres with private lake & indoor pool.

Lounge 80sq m, mezzanine & balcony above with view over lake. 4 bedrooms (more possible), 2 staircases. Swimming pool has mezzanine & balcony.

Plus a separate 2 storey colombage used for stables, garage/workroom (easy conversion to a dwelling). Conservation area, a paradise for pets and wildlife lovers. Ever changing view & atmosphere.

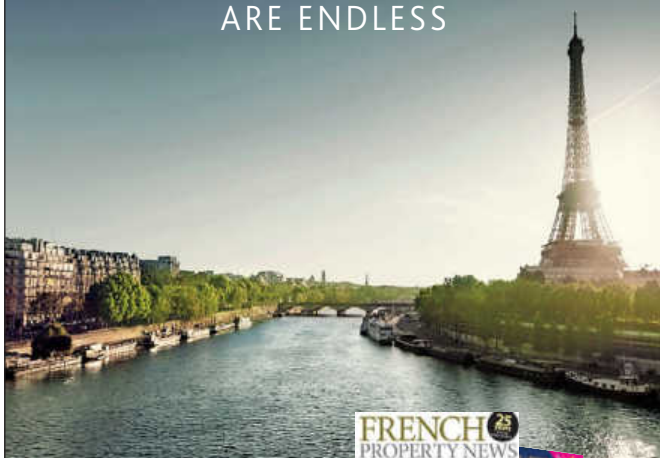
Privacy with rural life but close enough to towns, with all amenities, motorways & ferry ports. Deauville airport 30mins. Honfleur 25mins, Paris 90mins (car).

985,000€

Details: www.privatenormandyhouse.com

Tel: 0033 (0) 677 549 631

OPPORTUNITIES ARE ENDLESS



Regular advertising can open up so many opportunities for you and your business.

For more details call us on 01242 264 750.

www.completefrance.com

www.francepropertyshop.com



ALBION BUILDING SURVEYS

- RICS Building Surveys for larger properties. We specialise in maisons de maitres, mini and grand chateaux, Alpine chalets, farmhouses, mills, etc
- Thermal-Imaging available for hidden defects (best results in winter)
- Digital Floor Plans & Space-Planning services available
- 40 years experience, fully insured
- www.surveys-in-france.org



Telephone: 020 8416 0041

Email: frics2000@gmail.com

Martin Quirke FRICS MCIAT EurBE

surveylink france



Pre-Purchase Surveys

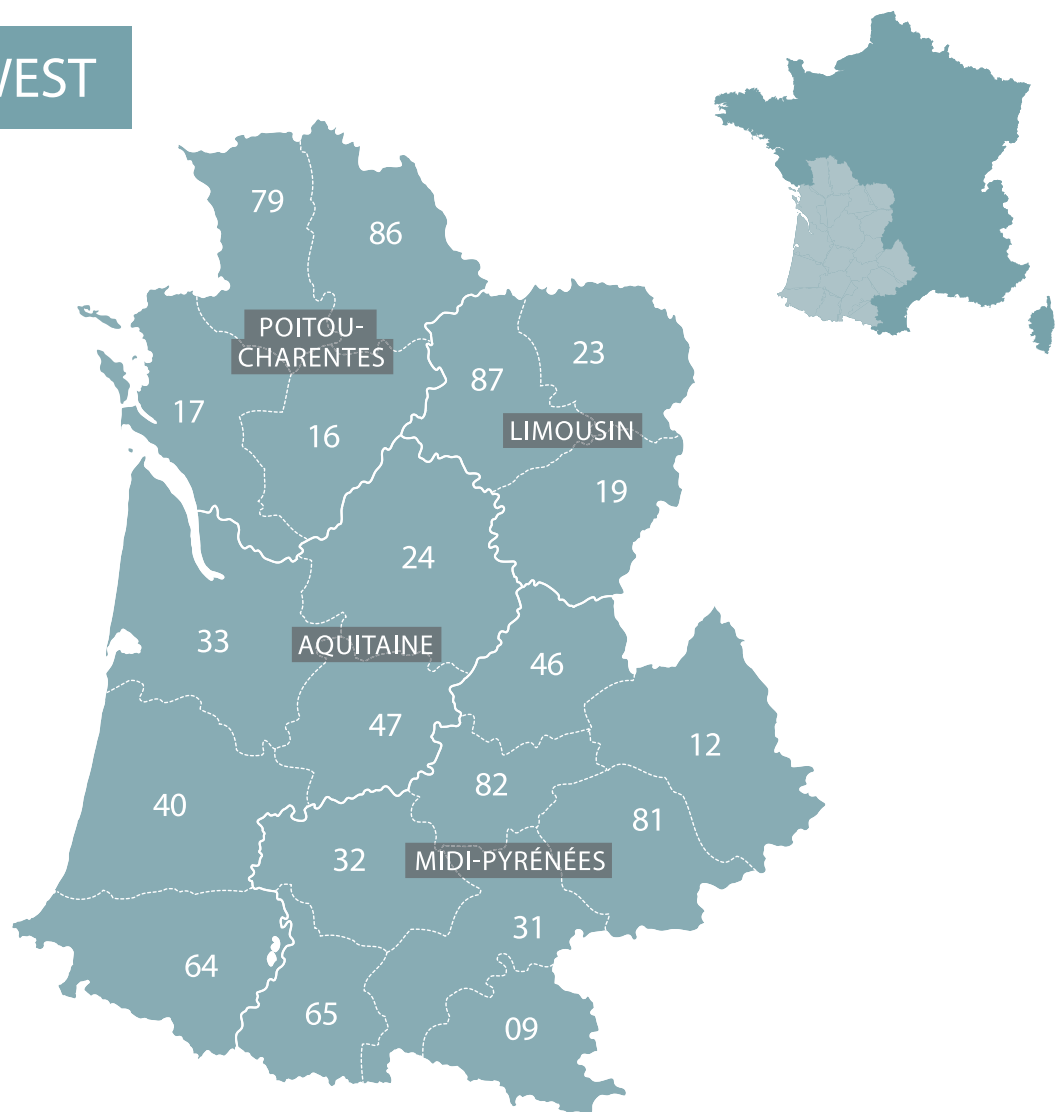
**Comprehensive
& impartial**

For simple peace of mind

ANDREW BAILEY
BSc (Hons) MRICS

UK Cheapline: 0843 2890 693
enquiries@surveylink-france.com
www.surveylink-france.com

SOUTH WEST



POITOU-CHARENTES

Charente (16) • Charente-Maritime (17)
• Deux-Sèvres (79) • Vienne (86)

Deux-Sèvres and the three other departments which form Poitou-Charentes are almost completely unspoiled with virtually no industry, making the region one of the most tranquil in France. The long Atlantic coast here is lined with long, windswept, sandy beaches and is both an ideal summer holiday destination and an invigorating place to move to permanently. Inland, the landscape is undulating or flat, and the land is used for mixed farming and livestock breeding, as well as for vineyards and apple orchards. Property prices on the coast are higher than those inland, but the region enjoys a good road network, making it possible to live inland and travel to the beach for the day.

AQUITAINE

Dordogne (24) • Gironde (33) • Landes (40)
• Lot-et-Garonne (47) • Pyrénées-Atlantiques (64)

Aquitaine is one of the most varied regions of France. Largely agricultural, crops include corn and chili peppers, which are hung from the window ledges and beams of

houses to dry. To the north of the region is a natural inland sea, the Bassin d'Arcachon, where 90 per cent of France's oysters are grown. In the centre, Landes is covered almost entirely with pine trees, creating purportedly the largest forest in Europe. The trees are used to make paper. The architecture is as varied as the landscape with the stone coastal villas of the north giving way to half-timbered homes inland and on to the Basque Country's pretty white stone houses with their red timbers and shutters.

LIMOUSIN

Corrèze (19) • Creuse (23) • Haute-Vienne (87)

Limousin is sparsely populated, predominantly agricultural and with very little heavy industry. Located in the foothills of the Massif Central, the region is characterised by rolling hills and verdant valleys. Its mountains and forests coupled with the many lakes, rivers and streams that flow into either the rivers Loire or the Garonne make the region a holiday home paradise that is becoming increasingly popular with those looking to make France their permanent home. Aside from the scenic countryside, the area has many attractive towns

and villages and being south of the River Loire, the weather is generally better than in the north but not as hot as the south.

MIDI-PYRÉNÉES

Ariège (09) • Aveyron (12) • Haute-Garonne (31)
• Gers (32) • Lot (46) • Hautes-Pyrénées (65)
• Tarn (81) • Tarn-et-Garonne (82)

France's largest region, Midi-Pyrénées is renowned for its stunning, unspoiled scenery which ranges from the majestic mountains of the Pyrenees in the south to the peaceful green serenity of the valleys in Aveyron, Lot and Haute-Garonne. As one of France's prime food producing regions, it is the home of several notable French classics: cassoulet, magret de canard, and foie gras to name three, not to mention Roquefort cheese and armagnac; perfect for warming the cockles on cold winter evenings. The people of the region are known for the warmth of their welcome, and their love of food and drink.

Beaux Villages IMMOBILIER

Could you be a property consultant?

- Beaux Villages Immobilier is the fastest-growing estate agency in SW France
 - We need self-employed commission-only property consultants.
- We are focused on Parthenay, south Vendee, Ile de Ré, Ile d'Oleron, La Rochelle and Royan in the north of our area and the Languedoc Roussillon, especially Perpignan, Carcassonne, Montpellier and Nimes
- This role will suit motivated individuals who can support themselves financially until they produce income.
 - We are a people business operating in a stressful environment.
 - We value life experience above qualifications or hard-sell technique.
- If you want a job (not a hobby) please call for an informal understanding of what is involved to make this work for you, us, and our clients, and to earn just rewards.
 - Our training is person-centred, local and free.
- Conversely, if you are the right person already in our industry (with a successful track record) we can help you make the move.
 - Either way, having two (spoken) languages is a distinct advantage.
 - Self-motivation is indispensable.
 - Mobility and some computer skills are required.

We look forward to meeting you | Email: enquiries@beauxvillages.com | Phone: 08 05 69 23 23

Agence Immobilière Herman De Graaf

Contact: Cate Carnduff

Le Bourg-Saint-Jean de Côte - 24800 Thiviers - France.

Tel: 00 33 (0)553 62 38 03 Fax: 00 33 (0)553 55 08 03

e-mail: agence@immobilier-dordogne.com



Ref.4139 Region Brantome. Restored stone 4 bedroom house with 2 spacious living areas, 3 bathrooms & conservatory overlooking the garden and stunning views to the surrounding countryside, all quietly set in a small village on 2900m2 of land. Covered swimming pool: 4 x 9m.

Price: 175,000€ agency fees included



Ref. 4146 Region Miallet. Ideal for animals this small holding with a 3 bedroom farmhouse to modernise & guest cottage, quietly set in a hamlet on 6ha 50 of land. Barns of 60, 190 and open barn 100m2.

Price: 195,000€ agency fees included



Ref.4148 Brantome. Well presented 5 bedroom house built in 1980s & set within an easy walk to the centre of this heritage town on 3200m2 of land.

Price: 348,000€ agency fees included.



Ref.4149 Region Agonac. L shaped barns to restore, set on 2,200m2 of land with beautiful views. Surfaces: 150 & 25m2 & with bread oven.

Price: 60,000€ agency fees included

www.immobilier-dordogne.com

Looking for a French property bargain?

Find properties recently reduced in price.
Visit www.FrancePropertyShop.com



Advertise
your private sale
from as little as
£65+VAT

www.francepropertyshop.com

Your essential guide to buying property in France

FRANCE
PropertyShop

Brought to you by
FRANCE France

To advertise call 01242 264750 or email property@livingfrance.com

RENTING IN FRANCE

Whether you're looking for a *chambres d'hôtes*, a hotel, a gîte for a week's holiday, or a base for a longer period of time to discover the local area before buying, take a look at these top tips from the *Living France* team:

- In most parts of France your holiday accommodation will be obliged to levy a tourist tax (*taxe de séjour*) on all overnight stays. Check whether this is included in the advertised price. Prices vary depending on area.
- If you agree to a booking of a month or more it is advisable to have a formal French tenancy agreement (*contrat de location*), and most owners will want to do so.
- For a long term let you will need to supply the agent (or private individual) with important information including evidence of solvency and proof of identity.
- Like most long term lets in the UK, tenants must have a guarantor (*garant*)
- Initial costs can be up to as much as three months' rent; including agency fees (*frais d'agence*); deposit (*une caution*) and the first month's rent.
- If renting for more than a year, you and the landlord become subject to minimum notice periods (normally one month for the tenant and three months for the landlord). Notice periods differ depending on whether you are renting a furnished or unfurnished property, so make sure you do your homework before entering into any agreements.



NORMANDY 50 WEST COAST

Nr Carteret / Jersey / Cherbourg Ferry. Traditional stone house. 3 bedrooms, 2 ensuite, kitchen/diner, lounge, fully furnished, modernised, heating, country near towns & coast.



Holiday from £280 - £395 pw

Tel: 01728 688309

Email: norman.maison@gmail.com

Web: www.normanmaison.co.uk

SHORT & LONG TERM LET

LANGUEDOC 66 ROUSSILLON

Catalan country house surrounded by vineyards and apricot orchards with swimming pool in 6000m² grounds. B&B accommodation offered by retired chef & wife. Two ensuite double bedrooms and one twin. Self-catering accommodation also available in a 2-bedroom apartment and the garden house for 2. 15 mins Perpignan & airport. 25 mins Mediterranean beaches. 1 hour Carcassonne and Beziers. 1.5 hrs Montpellier & Girona airport (Spain). Ideally placed for house hunting.

Tel/Fax: 0033 468 64 97 54

Email: kevinmaggie@orange.fr

www.perpignanaccommodation.com



B&B, SHORT & LONG TERM LETS

Subscribe today

30+
magazines

GIFT
ideas

FREE UK
delivery



subscriptionsave.co.uk

Magazines | Newspapers | Products

LIMOUSIN 87

Two holiday gîtes with pool on the edge of the medieval town of Le Dorat, within 10 mins easy walking distance of shops, cafes and restaurants. Both gîtes have private gardens, barbecues and shaded patio areas with table and chairs. Limoges and Poitiers, both of which have airports, are within 1 hour's drive and offer excellent shopping opportunities and cultural attractions. An ideal area for walking, cycling, fishing, golf and horse riding. Watersports are available close by.

Contact: Mrs. Patterson

Tel: 00 33 (0) 555606236

Email: s.patterson@lesrouesvertes.com

www.lesrouesvertes.com



GITE

À VOTRE SERVICE

Your guide to French services

ANIMAL SERVICES



Family Run VIP Service for your Pets
www.sgeuropettaxi.co.uk
0845 257 1109 or 07903 390 433
 Please ref: LFN when you call



Yew Tree Horse Transport
 International Pet Animal Transport
Tel: 01952 460607
Mobile: 07802 355795
www.horsetransport.uk.net

BUSINESS OPPORTUNITIES

The opportunity of a lifetime... Grab it now with both hands!
Free mini starter kits!



Are you ready to set up your thriving cosmetic's business in France, then FM group is for you? Go to our website, look through our catalogues, wonderful products and make that decision to join one of the fastest growing and exciting companies around now in France and in the UK.

www.fmbusiness.org.uk
E. geoffreymiddup@talktalk.net
T. 07946 364462



recycle
 When you have finished with this magazine please recycle it.

HOLIDAYS AND LETTINGS

Want to work and live in France?

Very rare care-taking and hosting opportunity at a luxury alpine home

We are looking for a couple to look-after a private home in the French Alps. For 12 to 15 weeks a year there will be guests and you would be well-paid to host them; for the rest of the year, the property just needs to be looked-over and lived at!

This is an extraordinary opportunity for an extremely honest, sociable and confident retired or semi-retired couple.

For more information call 01273 358 073 or email Kerry at recruitment@nbvleisure.com using the reference Alp-Care.

We also have lots of other exciting opportunities for this coming winter season, contact us to find out more.

PROPERTY FOR SALE

www.francepropertyshop.com

Advertise your property for sale online to THOUSANDS of potential buyers

Upload your property details and unlimited photos from the comfort of your own home using our simple uploading system – in 7 easy steps.

FRANCE PropertyShop

Upload your property today, visit:

www.francepropertyshop.com

Your essential guide to buying property in France



Please mention LIVING FRANCE when responding

INSURANCE

FOR ALL YOUR INSURANCE NEEDS IN FRANCE
 Have you just bought a house in France?
 ★★ Special discount for new owners ★★
50% OFF THE FIRST YEAR
 Fully comprehensive cover at competitive prices



English speaking? Please ask for Corinne.
Tel: +33 (0)5 49 25 87 06
Email: corinne.michallon@mutpoitiers.fr
 Offices at Champdeniers & St. Pardoux (79). Come and visit us!
ORIAS no: 07 007 057

FOR ALL YOUR INSURANCE IN FRANCE

For a free quotation or advice, call our bilingual staff for:

- Property
- Motor
- Health
- Business
- Travel
- Domestic animals
- Yachting
- Life & investments



Bruno Sellier assurances
 Insurance in France since 1982
 10 rue du XIV juillet 16100 Cognac
 Tel: 05.45.82.03.20 – Fax: 05.45.82.34.40
 e-mail: cognac@agence.generali.fr
 N° Orias: 07 020 532 – www.orias.fr
 Res Angoulême : 324 865 666

Order the next issue today

30+ magazines

Direct to your door

FREE UK delivery

buyamag.co.uk

CARS FOR SALE

THE LEFT HAND DRIVE PLACE
 Whitney Road, Daneshill, Basingstoke, Hants
Tel: +44 (0) 1256 461173. Fax: +44 (0) 1256 811541

Selection of left hand drive cars in Basingstoke. Choose from 60 British or French Registered LHD cars from £1000 to £30,000. If we haven't got what you want we can get it for you. LHD/RHD cars taken in part exchange. French reg cars bought for cash. All cars on website, updated daily. Delivery anywhere in France.

WWW.LHDPLACE.CO.UK
EMAIL: CARS@LHDPLACE.CO.UK



PROPERTY SERVICES

ALBION BUILDING SURVEYS

- RICS Building Surveys for larger properties. We specialise in maisons de maitres, mini and grand chateaux, Alpine chalets, farmhouses, mills, etc
- Thermal-Imaging available for hidden defects (best results in winter)
- Digital Floor Plans & Space-Planning services available
- 40 years experience, fully insured
- www.surveys-in-france.org



Telephone: 020 8416 0041
Email: frics2000@gmail.com
 Martin Quirke FRICS MCIAT EurBE

Living France

To advertise on these pages please call
01242 216099

or email us on
classified@livingfrance.com

www.completefrance.com
 and click on 'advertising'

To advertise call 01242 216099 or email classified@livingfrance.com

PROPERTY SERVICES

Les Bons Voisins

property management from Calais to Cannes

key holding • caretaking • maintenance • supervision • admin help • changeovers • cleaning • gardening • mail forwarding • translation
friendly people providing professional help to home owners in france**www.LBVfrance.com e:info@LBVfrance.com t:+33 (0)2 96 24 74 27**

REMOVALS

A.W. Wheadon & SONS
EUROPEAN REMOVALS
ESTABLISHED 1957

A family run business offering prompt personal service.

- Experienced European removers
- French spoken
- Door to door service
- Up to one month's free containerised storage
- Full or part loads
- Car transport
- Based near Gatwick Airport

01342 712354
www.wheadonsremovals.co.uk



FRANKLINS REMOVALS LTD
Sutton Coldfield

- Regular Service
- Fully Insured
- Containerised Storage
- Packing Services



A family business established over 30 years offering a reliable & flexible service. For a free quotation contact us on:

Tel: 0121 353 7263 or 01283 792 838sales@franklinremovals.co.uk
www.franklinremovals.co.uk

ANGLO FRENCH
EURO REMOVALS LTD

 **Moving to or from France?** 



- Weekly services to & from France
- Up to 4 weeks free Storage in Kent
- Fully Insured
- Professional Parking Services
- Cars And Motorcycles transported
- We are the French specialist with over 33 years experience
- Free Quotations
- BAR Member

Tel: 01622 690653 • Email: info@anglofrenchmail.com
www.anglofrenchremovals.co.uk

Unit 15, Heronden Rd, Bircholt Rd, Parkwood, Maidstone, Kent ME15 9YR

HILTON
REMOVALS

SELF STORAGE
STORAGE AVAILABLE

Free packing cartons provided
All areas covered UK - France
33 years experience
Fully insured
Very competitive prices

CALL / EMAIL FOR FREE QUOTATION
01905 821733
07985598479
hiltonremovals@hotmail.co.uk

 **MILEN** 
LIGHT HAULAGE LTD

- Man with a van service
- Friendly, Mature Service, Ex-Police
- Living in Limousin, specialising in moves between UK and France
- Competitive Rates
- Fully Insured

Please call Mick for further info
UK: 0871 218 6425
FR: 05.55.71.73.87

Web: www.milenlighthaulage.co.uk
Email: info@milenlighthaulage.co.uk

FRENCH MOVES

Removals to, from and within France. All areas.
Full and part loads. Storage UK and France, Packing.

Tel: 01932 881634
www.frenchmoves.co.uk



Subscribe today

subscription
save.co.ukTo advertise call
01242 216099
or email
classified@livingfrance.comOrder the next
issue today30+
magazinesDirect
to your
doorFREE UK
delivery**buyamag.co.uk**To advertise call 01242 216099 or email classified@livingfrance.com

À VOTRE SERVICE

Your guide to French services

REMOVALS



Smart Moves

FOR A FULLY INSURED CAREFUL SERVICE

FORTNIGHTLY SERVICES TO FRANCE.
FULL OR PART LOADS WELCOME.
WE COLLECT FROM ALL AREAS OF THE UK & DELIVER
TO ALL AREAS OF FRANCE.

**PLEASE CALL or EMAIL STEPHEN on
01253 725414**

www.smartmovesremovals.co.uk
smartmovers@hotmail.co.uk

SURVEYORS

www.SurveysinFrance.com
(Bi-Lingual Property Consultants)



Pre-Purchase Surveys - Planning - Project Management

UK Qualified Surveyors with 19+ Years Experience in France as
Experts en Bâtiments et Architecture Ancienne & Moderne
Spécialiste Maître d'Œuvres

Contact: Surveys in France -- +33 (0) 682 34 91 32
surveysinfrance@gmail.com

Please mention LIVING FRANCE when responding

The must-have iPad app for French property hunters

**FRANCE
Property
Shop**



FREE to
download from
the Apple iTunes
App store

www.francepropertyshop.com/ipad
Your essential guide to buying property in France

**FRANCE
PropertyShop** Brought to you by
**FRANCE
PROPERTY** **LIVING
FRANCE**



VISIT FRANCE TODAY

at **www.completefrance.com**



SHARE news and tips online with
Brits living in France in our forum

READ inspirational real-life stories
from those who've made the move

KEEP up-to-date with essential expert advice on
moving to France

FIND your dream home across the Channel

FRANCE IS JUST A CLICK AWAY AT
www.completefrance.com

**COMPLETE
FRANCE**

To advertise call 01242 216099 or email classified@livingfrance.com

***Don't miss* NEXT MONTH!**

Cathar country

Sharing the delights of life in Aude in southern Languedoc-Roussillon

.....

Go self-employed in France

One woman's story of moving to Gers and juggling work with motherhood

.....

Understanding French

Our guide to the *langue française* and how it has evolved over time

Mobile homes

Expert advice if you are considering an alternative to traditional bricks and mortar

.....

Property news

The latest in the world of buying and selling across the Channel

.....

PLUS

Up-to-date and expert tax, currency and property advice

January issue on sale 16 December

www.subscriptionsave.co.uk/lf www.buyamag.co.uk/LivingFrance



gras, my mother-in-law will prepare the turkey, me the veg and others will have brought or made the cheese, the *bûche*, the cake, fruit salad, green salad, champagne, red wine, sweet white wine, dry white wine, salmon-specific wine... the list is endless; and it's a serious business. Which is where the British tradition causes conflict.

Paper crowns are worn begrudgingly and puns explained painstakingly

I insist, every year, that crackers are pulled before a morsel is eaten. That jokes, the worse the better, are read out; novelty 'gifts' are investigated and, worse of all I think for my French guests, that paper crowns are worn. I suspect that it denies the meal its required solemn dignity, but they are worn begrudgingly and puns explained painstakingly, to the point of lending them a gravitas they don't deserve. Believe me, I'm a professional stand-up comedian, and like all of my colleagues have suffered the clichéd tumbleweed moments, but there is a special kind of silence that greets you when trying to explain a Christmas cracker pun to a Frenchman.

"What do you call a man with a pole through his leg?"

Silence.

"Rodney!"

Silence.

"You see, knee is *genou*..."

"Rod-*genou*?"

"No. Almost. Rod is another word for..."

"Can we just eat please Ian?"

And then, later, comes the strangest French tradition of all. They don't have a Boxing Day! The best day of Christmas for my money, yet the French start packing up straight after dinner on the 25th because it's back to work on the 26th. I'll never get used to that. No Boxing Day? That really is crackers. **LF**



Ian Moore is a comedian, writer, chutney-maker and mod who lives with his family in the Loire Valley. His latest book is *C'est*

Modnifique!, (£8.99, Summersdale Publishers).

www.ianmoore.info

Christmas Crackers

Despite being seriously outnumbered, **Ian Moore** does his best to keep one British tradition alive in the midst of full-on French festivities

Tradition is important. Take Shakespeare for instance; Shakespeare plays should involve actors in tights, ruffs around their necks and be performed in the language the play was written in. I want none of this 'based on...' stuff; no leather jackets, piercings or modern slang. I want to see tradition. I'm the same with Christmas, Christmas is all about tradition and what's become a festive tradition since we moved to France is that Christmas is always *chez Moore*.

On the face of it that may appear quite daunting. My wife's French family is bigger than if all the Walton children had gone on to have really, really big families - there's literally hundreds of them - and Christmas Eve and Christmas Day can see anything between 20 and 30 descend on us for a couple of days. That's 20 or 30 people, who aren't shy about their opinions on food; nerve-racking days indeed, which means that whenever I put a plate out in front of the throng, I feel like a contestant on *Masterchef*, nervously awaiting the verdict.

Christmas Eve in France takes some

getting used to. It almost takes priority over Christmas Day in terms of importance, and my theory for this is that, as usual, it's all about food. The Christmas Day menu is pretty much determined by tradition - and all the better for that obviously - whereas Christmas Eve, the *réveillon*, can be anything and, therefore, seems to generate more excitement. Now that's all very well, but the problem with the *réveillon* is that it never ends! Guests will gather from all over the country and so dinner very rarely starts before 11pm and - this being a French meal - goes on for hours, seriously eating into 'Father Christmas' time. By four in the morning, 'Father Christmas' - chores finally done and young children at last asleep - is a broken man and desperately in need of a lie-in, which he isn't going to get obviously.

Christmas Day is slightly different. Perhaps it's guilt at having kept the host and hostess up so late, or maybe they just don't trust my cooking, whatever it is they all pitch in. Someone will bring oysters complete with a team delegated to open them; the salmon will be brought by someone else and prepared; my wife will have made the *foie*

“Are my investments suitable
for me as a French resident?
Am I paying more tax
than necessary?”

Talk to the people
who know.

The French tax regime provides opportunities for tax efficient investing, but there are many pitfalls. Using the wrong arrangements could have major tax and succession consequences. Blevins Franks has in-depth knowledge of the local tax system and using it to your advantage, and would be happy to review your existing investment structures.

contact us now on

0800 668 1381 Freephone UK

0 805 112 163 Freephone France

france@blevinsfranks.com

BLEVINS  FRANKS
INTERNATIONAL TAX & WEALTH MANAGEMENT

PARTICIPATING IN

The France Show 2016

Olympia, London

Fri 29, Sat 30 & Sun 31 January

STAND 268

Come and have a chat with us,
we will be happy to answer your
tax and financial questions
on moving to France.

Come & see us
on stand P309 at



FOR YOUR BANKING & INSURANCE NEEDS IN FRANCE, WHY NOT BECOME A CUSTOMER OF A BANK THAT IS DIFFERENT?*



BRITLINE

International Payments Service
Powered by HiFX



 **BRITLINE**
french banking, british thinking

Britline International Payments Service⁽²⁾

One-off or regular transfers abroad.
Convert your £'s in to €'s today

My Britline⁽³⁾

Manage your accounts in ENGLISH using
a Smartphone or tablet

Make the most of our welcome offers. **

www.britline.com 0033 (0)2 31 55 67 89⁽⁴⁾

*CA Britline is a branch of Credit Agricole Mutuel de Normandie.

**The 'Bienvenue' Welcome offer is available to any person aged 18 years or more, having opened a current account with Credit Agricole Normandie before the 31st December 2015. Each element of the offer can only be used if the products and/or services are subscribed to within the 6 months following the opening of the account (ask CA Britline for more details). The reimbursements will be credited to your current account from the 7th month following on from the opening of the current account.

(1) Car, Home, Accident & Health insurance in France are provided by Pacifica. Pacifica is an affiliate of Crédit Agricole Assurance, governed by French Insurance Code. To learn more about the products available for you, please contact us for policy details.

(2) Britline International Payments Service is provided by HiFX Europe Limited. HiFX is authorised by the Financial Conduct Authority (FRN No. 462444) for the provision of payment services. Registered office: Morgan House Madeira Walk, Windsor, Berkshire, SL4 1EP, UK.

(3) Access and download the app My Britline free of charge. Use of the application requires a communication device compatible with Internet access and subscription to the service Crédit Agricole Online. The services may vary depending upon your Caisse Régionale.

(4) Local costs apply when phoning within France from a fixed line. Check with your service provider when calling from abroad. Free access by internet (excluding fees charged by your service provider).

CAISSE REGIONALE DE CREDIT AGRICOLE MUTUEL DE NORMANDIE, Société coopérative à capital variable – 15 Esplanade Brillaud-de-Laujardière, CS 25014, 14050 CAEN CEDEX 4 – RCS Caen N°478 834 930 – ORIAS No 07 022 868

 **BRITLINE**
french banking, british thinking